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House & Home

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Builders' Show Issue



You get more with a Congoleum-Nairn floor

You get more every way... a floor for *every* room at any price. You get a sure fire C-N selling program that will *merchandise* your homes... C-N's famous Home Builders Specials, selling aids, important color coordination plans... *everything* you want! Send for free samples of this new Congoleum-Nairn *Westernaire*™ Vinyl. See for yourself... then ask the price! That's the clincher! Write Home-Builder Service Dept., Congoleum-Nairn Inc., 195 Belgrove Drive, Kearny, N. J

Congoleum-Nairn
FINE FLOORS

NUTONE Fold-Away Hood Fan

Matches Wood or Any Color!









Major appliances are doing it! . . NuTone does it too! . . with the sensational "Fold-Away" Hood that can match your cabinets in exactly the same wood. Just insert the wood panel in the metal frame.

If you want color, there's no limit! Simply insert a panel of plastic that matches your counter . . . or choose from NuTone's metal panels in 11 beautiful colors and finishes that match most appliances.

NuTone

SEE NEXT PAGE →

WATCH FOR IMPORTANT NEW PRODUCTS ANNOUNCEMENT IN JANUARY

NUTONE Fold-Away Hood Fan

Now You See It...



A GENTLE LIFT . . . and you have a Range Hood-Fan, complete with a powerful exhaust fan PLUS bright concealed lighting to illuminate the entire range!

Now You Don't...



A GENTLE PRESS . . . and it folds back, flush with your cabinets . . . out of sight, out of the way! Choose either the Standard or Deluxe Twin-Blower Power Unit.

See Previous Page

NuTone

NEW 1962 DELUXE CATALOGS

NUTONE, Inc., Dept. 1, Cincinnati 27, Ohio

LONG-BELL TIP ★



A LONG-BELL CONTEMPORARY KITCHEN

★TO INSURE PROFITS

LONG-BELL® NATURAL WOOD KITCHENS

Here's a Long-Bell Kitchen that's brimming with feminine sales appeal! What housewife could resist the warm "livability" of its natural Birch cabinets and smart contemporary styling?

What woman could say "no" to the many quality features that go with each Long-Bell cabinet—the careful workmanship, knee and toe room, adjustable wall shelves, non-warp doors, slide-out Nylon-glide base shelves, magnetic door catches, attractive hardware, and hand-rubbed appearance of Super Microseal® finish.

And how enthused she'll be about Long-Bell's special purpose cabinets—Lazy Susans, Vegetable Bins, Vertical Storage and many others. Yet, with all their beauty and quality features, Long-Bell cabinets are surprisingly low in cost.

From a builder's point-of-view Long-Bell cabinets mean extra profit because of their ease and speed of installation and finishing, due to 3″ modular construction and the Microseal® pre-sealing process. Long-Bell cabinets are quickly available in Birch or Rift grain fir, setup or knocked down from stock at three conveniently located warehouses. Ask your dealer or call or write Long-Bell for information and price.

®General Plywood Corp.

INTERNATIONAL PAPER

LONG-BELL DIVISION

MEMBER NATIONAL INSTITUTE OF WOOD KITCHEN CABINETS

A Quality Name in Forest Products

Kansas City, Missouri • Longview, Washington • Primos, Pennsylvania

NOW YOU CAN OFFER HOME BUYERS THIS

GUARANTEE OF SATISFACTION

Hotpoint

90-DAY REPLACEMENT

Guarantee of Satisfaction

This is to certify that Hotpoint hereby guarantees your complete satisfaction with this appliance.

Your new Hotpoint electric appliance has been engineered and manufactured to exacting quality standards. We are confident that it will render satisfactory performance. However, if you are not completely satisfied with the performance of your new Hotpoint appliance and notify the seller within 90 days of the date of purchase, we will replace it with a comparable model at no cost to you. Your appliance will be picked up and a new one promptly delivered to you. This guarantee assures your complete satisfaction with the performance of this appliance. It does not, of course, cover disconnection and reconnection costs of built-in or plumbed-in products. This guarantee supplements the Hotpoint parts and labor Warranty against manufacturing defects, and applies within the continental United States, Hawaii, and Alaska.

This guarantee made by Hotpoint

A Division of General Electric Company, 5600 West Taylor Street, Chicago 44, Illinois

CELEBRATING 25 MILLION APPLIANCES PRODUCED BY HOTPOINT 1905 · 1962

TODAY'S HOME BUYERS WILL BUY WITH CONFIDENCE FROM THE BUILDER WHO OFFERS THIS GUARANTEE!

Hotpoint gives you an unequalled selection of top quality built-in Town and Country ranges, ovens, surface units, dishwashers, disposalls, automatic washers and dryers—and they are all backed by Hotpoint's unprecedented Guarantee of Satisfaction—exactly as stated in the above Certificate.

This unprecedented written Guarantee is positive proof to home-buying prospects that you've selected top quality appliances for your homes—and that you're a top quality builder!



...and the

GREATEST LINE IN HOTPOINT HISTORY!

Town and Country Ranges—the popularity of this new type of built-in is sweeping the country. Your choice of 5 models.

Customline Built-In-Ovens—the widest variety on the market. 9 models, including single and double ovens.

Famous Hotpoint Cabinet Ranges—six 40 in. models, seven 30 in. models, two 19½ in. apartment models.

Touch Command Home Laundries—6 Washer models and 6 "Speed Flow" Dryer models.

Automatic Dishwashers—3 built-ins available, including models with "Double-Deck" washing action.

Disposall® Food Waste Disposers—3 dependable models.

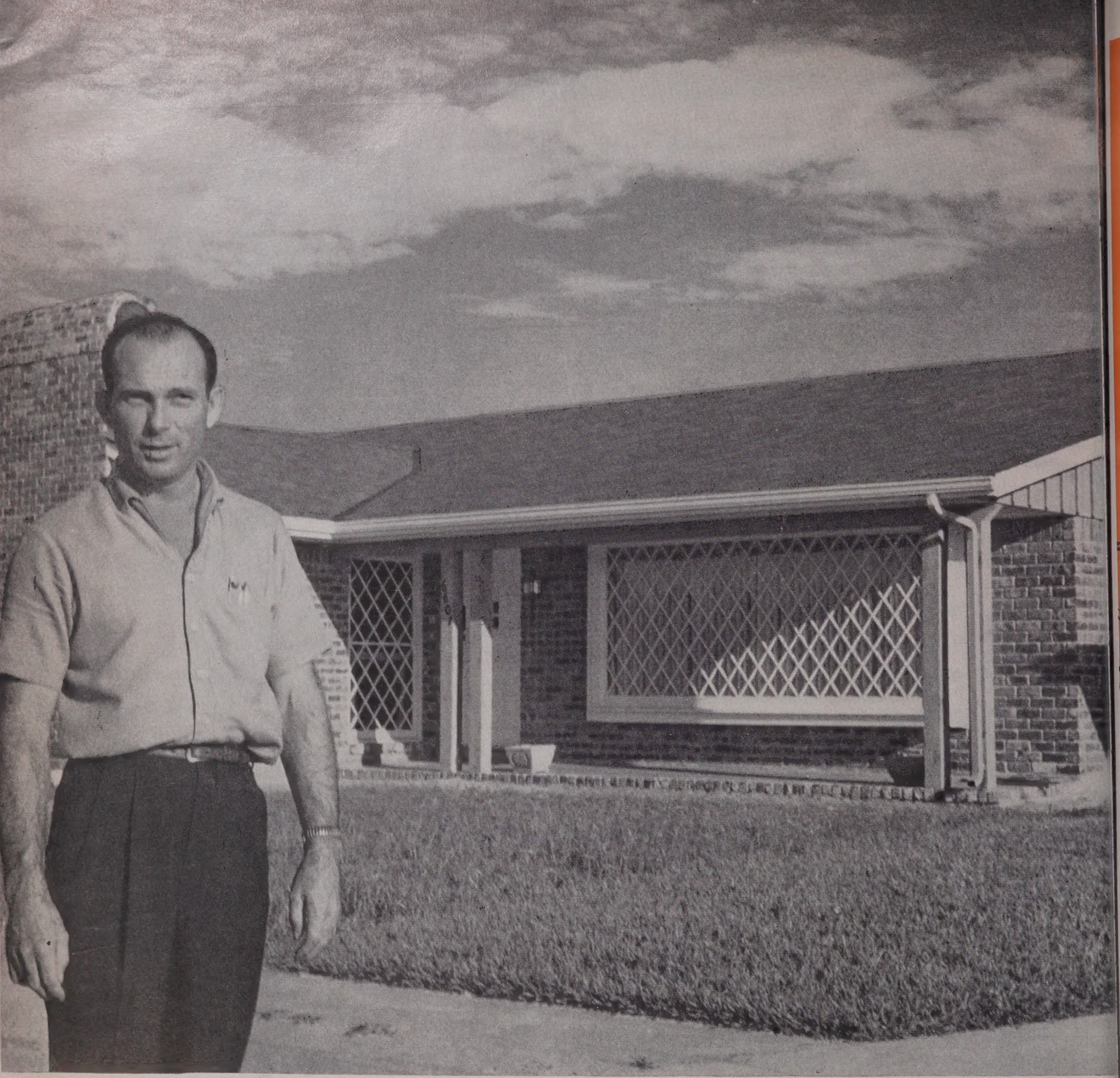
SEE THE GREAT NEW HOTPOINT LINE DURING THE NAHB CONVENTION
IN CHICAGO AT SPACE 837, McCORMICK PLACE,
AND AT OUR SHOWROOM IN THE EDISON BUILDING AT 68 WEST ADAMS STREET, CHICAGO

MEDALLION HOME LIVE BETTER ELECTRICALLY

Hotpoint

A Division of General Electric Company, Chicago 44, Illinois

ELECTRIC RANGES • REFRIGERATORS • AUTOMATIC WASHERS • CLOTHES DRYERS • CUSTOMLINE® • DISHWASHERS
DISPOSALL® • WATER HEATERS • FOOD FREEZERS • AIR CONDITIONERS • ELECTRIC BASEBOARD HEATING



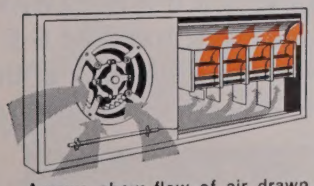
"CERTAIN-TEED SEALDON SHINGLES DEFIED THE FURY OF THE WORST STORM IN 50 YEARS... as Carla's 130 mile winds battered Galveston", says W. E. Evans, Evans and Sweeten, Custom Builders. "No greater proof of product performance could have been shown than to see shingles installed only three weeks before resist these hurricane winds and remain safely sealed to the roof on my own house." Certain-teed Products Corporation, Ardmore/Pa. Plants and offices throughout the United States

Certain-teed
BUILDING PRODUCTS
Superior Products Through Creative Research



New, improved HUNTER electric heat...

FORCED AIR BASEBOARD



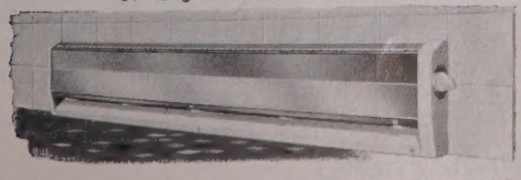
Arrows show flow of air drawn into unit, heated evenly, and distributed over a wide area.

The best features of electric baseboard and forced air heating are combined in the Hunter Forced Air Baseboard. Quiet, trouble-free operation makes this unit the ideal choice for many installations. Automatic control is by built-in thermostat (optional) or wall thermostat. Low surface temperature and automatic cut-out give complete safety. Recessed (with trim-flange) and Standard (surface-mounting) models install easily in new or existing construction.

HUNTER / TRADE WIND DIVISION, ROBBINS & MYERS, INC., MEMPHIS, TENN.

NEW FOR BATHROOMS

34"-long unit installs against wall



HUNTER BATHROOM CONVECTION BASEBOARD

Highly efficient unit has chrome face-plate and white casing to blend with standard bath fittings. Thermostat control is end-mounted for easy access.

HUNTER ELECTRIC HEAT

It's Matchless!

R&M®

MAIL FOR COMPLETE DATA

Hunter / Trade Wind Division, Robbins & Myers, Inc.
2426 Frisco Ave., Memphis 14, Tenn.

Please send data on Forced Air Baseboard ☐
Bathroom Convection Baseboard ☐ to:

Name_____

Company_____

Address_____

_____

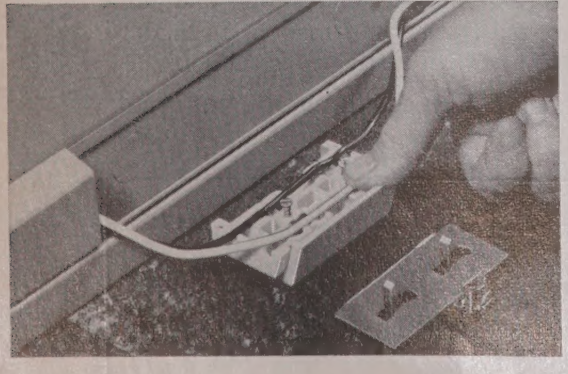


Installed ON, not IN the walls — new G-E FLEXWAY* Wiring easily provides all the switches and outlets you ever need, in sandwich-panel or solid-wall homes where in-wall wiring is not practical. It doubles as a neat baseboard, and as a door casing (used for switches). Wiring can usually be installed at one time — saving possible construction delays.

*Trade-mark of General Electric Company

New General Electric *FLEXWAY* Wiring

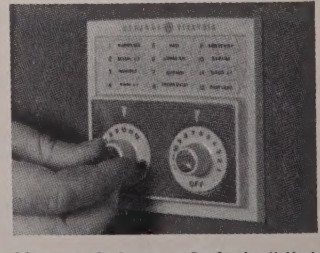
solves the problem of wiring sandwich-panel or solid-wall homes . . . helps you take advantage of new cost-cutting "component" construction



Completely "flexible" in layout — not limited by prewired outlets in predetermined spacing. G-E FLEXWAY outlets "clamp-in" wherever, whenever *you* want them — provide a safer grounding system (U.L.-listed).

A recent survey shows that homebuyers like FLEXWAY for its appearance, convenience and flexibility. They know it will keep pace with their electrical needs. General Electric Company, Wiring Device Department, Providence 7, R. I.

See the new G-E FLEXWAY system plus dramatic G-E Remote-Control wiring at the NAHB Exposition, Booth 1145



G-E Master Selector Switch "dials" 12 lights ON or OFF from bedroom. A proven homebuyer-pleaser.

Progress Is Our Most Important Product

GENERAL ELECTRIC

47 MILLION PROSPECTS

FOR INLAND'S NEWEST LOW-COST HOME

here's why →

PRICED TO SELL AT $10,400 (including $2300 lot)
UNDER NEW FHA SEC. 221 AT $9700 (including $2000 lot)

DOMINATE THE LOW-COST MARKET

The Buccaneer is specifically designed for **today's** housing legislation. You can now take full advantage of the current requirements, and offer the **best terms** available with the Buccaneer.

The 3-bedroom Buccaneer is available with a choice of slab, crawl space or full basement, with or without attached garage.

Ten architect designed elevations in American Ranch, Cape Cod and Colonial.

Inland's top quality is unequalled: 2" x 4" construction and the finest nationally advertised materials make the Buccaneer another outstanding Inland low-cost home.

INLAND HOMES BUILDER-DEALERS REPORT RECORD SALES AHEAD! *here's why:*

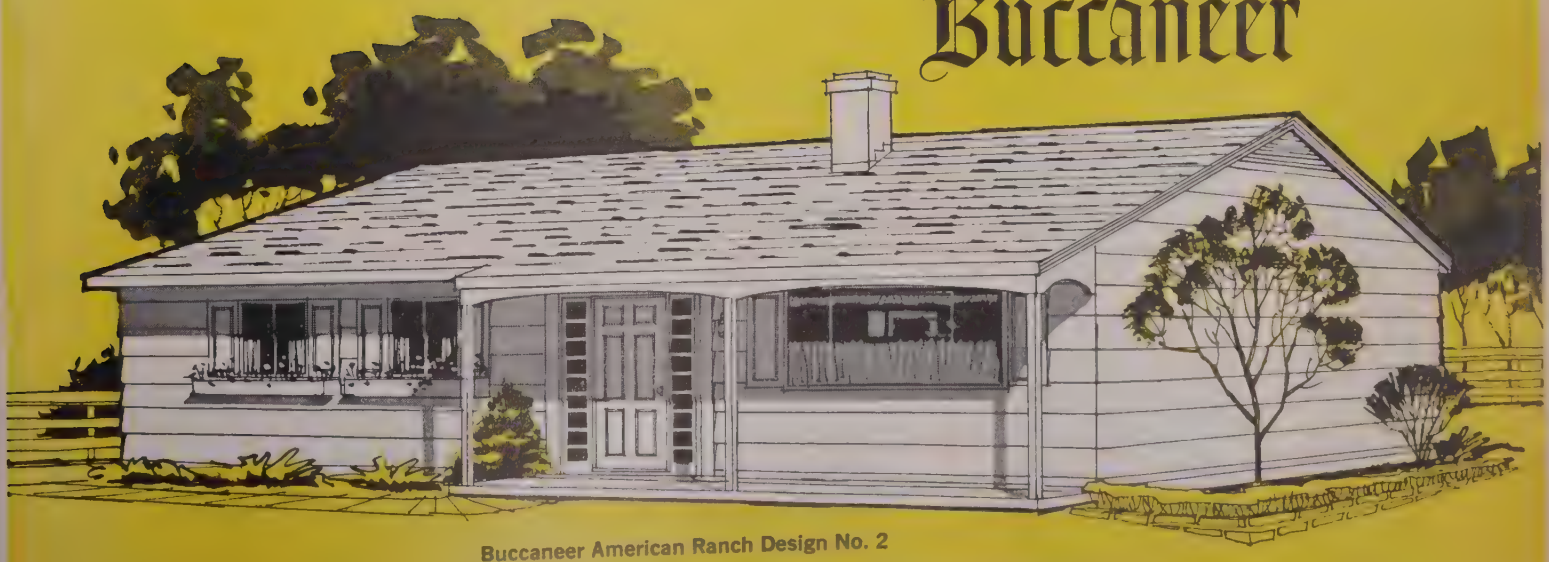
- Most successful merchandising program and proven selling techniques in the industry.
- Liberal financial assistance from Inland Mortgage Corporation in all phases of financing.
- Faster service from 3 modern plants strategically located in a 25 state marketing area.
- The model you want. 133 distinctive designs with a large variety of floor plans. Colonial, Contemporary, Ranch, Swiss Chalet, French Provincial and Cape Cod models.
- **For proof and performance!** Write, wire or phone (PR 3-7550) Neal B. Welch, Jr., Vice President-Sales, Department H-12, Piqua, Ohio.

INLAND HOMES CORPORATION • Executive Offices: Piqua, Ohio
Plants in Piqua, Ohio; Hanover, Pennsylvania; and Clinton, Iowa

RECOGNIZED LEADER IN LOW-COST HOMES

INLAND® HOMES

the Buccaneer

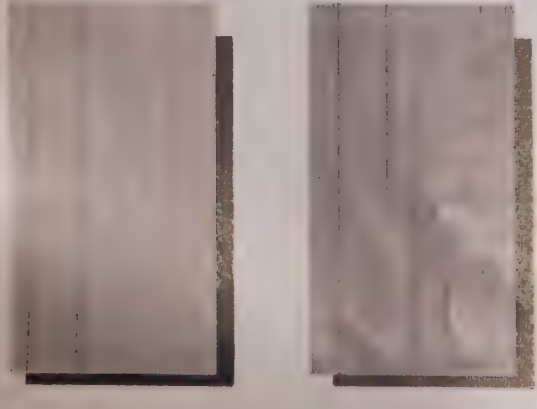


Buccaneer American Ranch Design No. 2

© 1961—Inland Homes Corporation







JONES

LAKESHORE SERIES

GENUINE WALNUT, CHERRY, BIRCH. Selected from the choicest hardwoods, each 4′ x 8′ panel is carefully graded, scientifically dried and milled to a superb quality. The natural phenomena of burls, knots, mineral streaks, grain and textures are retained for added interest.

Custom V-grooves are applied to each panel, then carefully impregnated with a non-fading, non-chipping color dye. The grooving pattern is arranged to place a V groove over a stud on 16″ centers for fast easy application.

The Super-Vinl-Tone "furniture finish" requires no further treatment. Common household stains and marks can be easily removed with a damp sponge.

LAKESHORE PRINT SERIES. Lakeshore Print panels are available in a wide variety of flawless true-wood grains. The clear, smooth, life-time pre-finished surface reflects the deep etched authentic pattern. Available in Walnut, Cherry, Birch and Winter Teak, in a selection of tones. The 4′ x 8′ panels are ready for installation, V-grooved or plain.

The nine separate production processes assures you of exceptionally high quality and uniform finish throughout.

The Print Series is a high production, low-cost line that delivers fine wood-paneling within the range of painted dry-wall costs.

LAKESHORE TROPICAL-COLOR MAHOGANY. Genuine Philippine Mahogany adds a touch of luxury and quality to any room. The Jones Vinl-Tone factory finished surface captures and permanently seals in the distinctive colors of the Far-East, producing a panel that belies its low cost.

The V grooves are shadow-toned in a contrasting color. For additional structural quality, all panels are manufactured with Douglas Fir cores and backs, and are available for immediate shipment.

Eight new and different color tones are available, Silver Blue, Peppermint Pink, Dove Grey, Natural, Antique Gold, Tusk Ivory, Charcoal and Foam Green.

Genuine Hardwood Plywood

Prefinished WALL PANELING

RETAIL ··· from 16¢ *up ··· PER SQ. FT.*

BUILDERS — You can now give your homes the distinctive advantages of hardwood paneling at costs comparable to painted dry-wall construction. Jones Lakeshore Print line gives you low cost wall construction with a wide choice of grain finishes and color tones. These attractive prefinished panels will give your homes the appearance of fine custom quality; will give your buyers the advantages of low cost wall maintenance.

Jones panels have Douglas Fir cores and backs which adds structural strength, enabling the panels to be applied directly over the studs on homes being built under FHA provisions.

DEALERS — If you need instant sales—a new promotion to pep up your store traffic, write us about our Lakeshore Series promotion plan. Many dealers have already enjoyed profitable carload sales within a 30 day period. The beautiful prefinished panels have immediate sales appeal and draw a volume of do-it-yourself customers.

Because Jones is America's largest manufacturer of prefinished wall paneling, dealers everywhere, large and small can profit from this competitive advantage.

FULL LINE — In addition to the Lakeshore Series, Jones has a full line of finest quality premium hardwood paneling in all veneers — Walnut, Birch, Cherry, etc., as well as the finest Mahogany. These premium panels are suitable for the finest of high priced custom homes and the offices and board rooms of banks and large corporations.

DOUGLAS FIR PLYWOOD — Jones also manufactures a full line of Douglas Fir Plywood in all grades with both interior and exterior glue lines. Combination cars of panels and fir plywood are shipped daily.

Jones can supply Fire-Retardant wall paneling to comply with the strictest fire codes.

See the current T-V program . . . . "David Brinkley's Journal."

A WORD ABOUT JONES . . . Jones Veneer and Plywood is America's largest producer of prefinished plywood panels and a large producer of Douglas Fir Plywood. Jones is a member of both the Douglas Fir Plywood Association and the Hardwood Plywood Institute — all our production carries the grade stamp of these inspection agencies.

DFPA TESTED QUALITY

hpi

JONES

GENERAL SALES OFFICES

Veneer & Plywood Co.

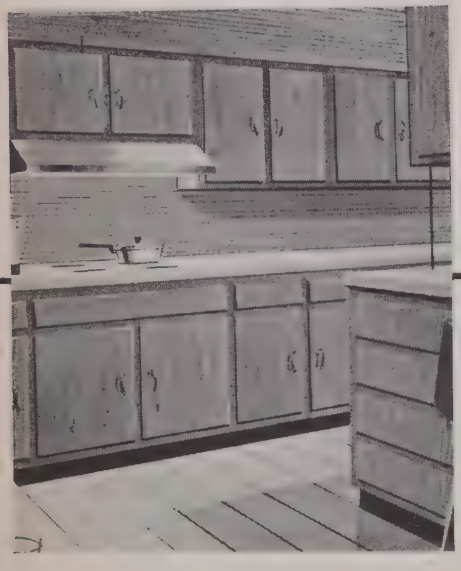
P. O. BOX 789
EUGENE, OREGON

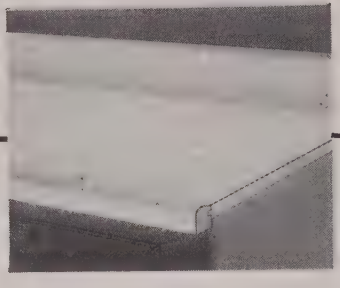
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SEND LITERATURE _____
NAME OF NEAREST DEALER _____
TYPE OF BUSINESS _____
FIRM NAME _____
ADDRESS _____

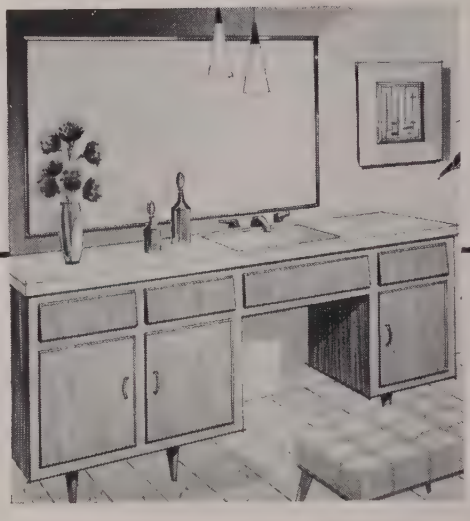
everything is NEW at *Kitchen Kompact* except the name!

KK

SAVE WITH A SINGLE KITCHEN SUPPLIER







NEW!
FRUITWOOD BIRCH WOOD CABINETS

A delightful new lighter and livelier shade that permits a gentle show-through of the birch grain. Smart, clean design blends handsomely with any decor. Now, two popular KK wood finishes: Fruitwood Birch and Warm Tone.

NEW!
FULLY FORMED COUNTER TOPS

Eleven attractive Micarta colors. Precision cut for easy, sure installation. Competitively priced.

NEW!
VANITIES in FRUITWOOD BIRCH

A full line of stylish Vanities in smart Fruitwood Birch. The economical solution to lavish bathroom settings at exceptionally low-cost.

WRITE, WIRE OR PHONE FOR SPECIFICATIONS AND PRICES.

THE "BEST BIRCH" LINE

Kitchen Kompact

incorporated

JEFFERSONVILLE • INDIANA



NAHB SHOW
BOOTHS 618-718

So see the man with the daisy or ask for Valery!



TO THE BUILDER OR ARCHITECT who misses the big show at McCormick Place: Please write for your free copy of "New Product Preview for '62." Briggs Manufacturing Company, 6600 E. 15 Mile Road, Warren, Mich.

BRIGGS
BEAUTYWARE

THE BUSTLING BUILDER OF BEAUTYWARE PLUMBING FIXTURES WARREN, MICHIGAN

"Ford Econolines cost us 23% less to buy... save us almost 50% on gas"

says Mr. L. LeRoy Highbaugh, Jr., L. LeRoy Highbaugh & Son, Louisville, Kentucky

"Our first Ford Econoline truck convinced us we should replace all 11 units in our repair and maintenance fleet with Econoline Vans and Pickups.

"We saved from $300 to $500 apiece on initial cost, and this lower price also means a fleet savings of $200 in city taxes and several hundred dollars each year in state taxes.

"We also found that our gasoline bill has been cut almost in half. These Ford Econolines are getting about 20 miles to the gallon, compared to the 10 miles our standard ½-tonners used to average. It looks like we'll save 15% yearly on tire costs. In fact, our total maintenance expense is way down. So much so, we've been able to cut our staff of mechanics from three to two.

"Many other Ford advantages have shown up—besides economy. Our drivers report the Econolines are much more maneuverable, and they're easier to operate in snow than the standard trucks we've had.

"Each driver-repairman carries all the supplies and equipment needed to plaster, paint, fix plumbing, secure sagging hinges or handle any emergency. They need plenty of room to keep everything where it can be reached quickly and easily. The Econoline's flat floor, larger loadspace and convenient double doors (side and rear) are big timesavers.

"We have 12 other Ford Trucks, including dumps and mixers for construction work and Falcon Rancheros in our nursery operation, all doing an excellent job for us."

Solid testimony that Ford's full-time economy only starts with low price!

FORD TRUCKS COST LESS



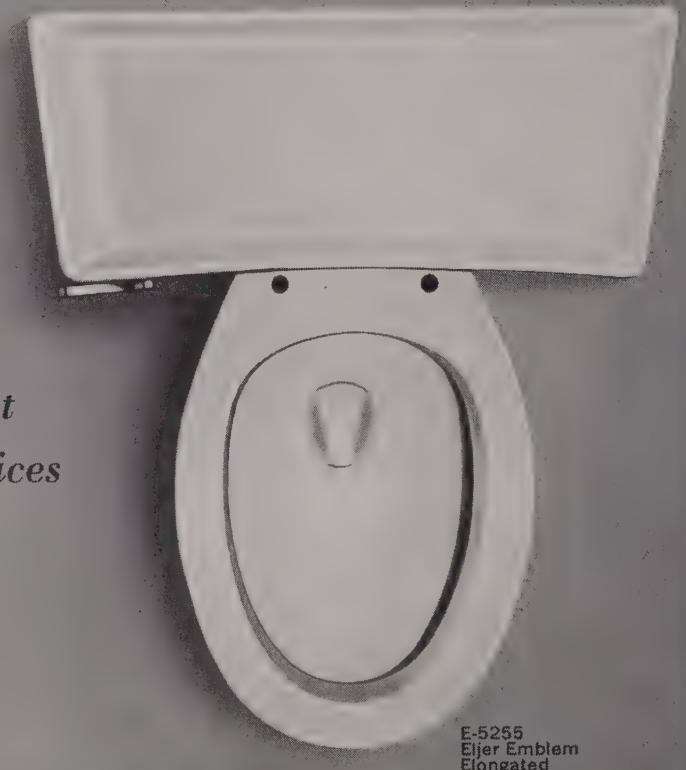
PRODUCTS OF Ford MOTOR COMPANY


UGH & SON
49

NEW

ELONGATED RESIDENTIAL CLOSET... PRICED FOR THE MASS MARKET...

a full siphon jet
at reverse trap prices



E-5255
Eljer Emblem
Elongated

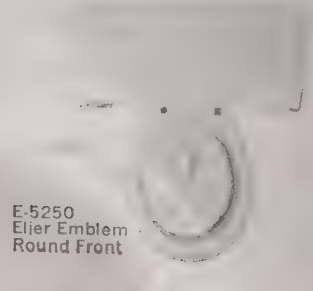
Your customers will be impressed with the built-in sanitary features of Eljer's new EMBLEM elongated rim closet . . . just a few dollars more than conventional closets.

Eliminating the common institutional look, Eljer's new EMBLEM Elongated rim closet, designed especially for residential use, is of *premium quality* in every detail. Both elongated and round front models comply fully with federal specifications for siphon jet closets.

Available in all Eljer colors as well as snowy white. For further information contact The Murray Corporation of America, Eljer Plumbingware Division, 3 Gateway Center, Pittsburgh 22, Pa.



Eljer Emblem
Elongated Full View



E-5250
Eljer Emblem
Round Front

ELJER
FINE PLUMBING FIXTURES

For a faster-developing profit picture...focus on the

Westinghouse Residential Marketing Program



Here's a proven plan that eliminates a lot of the waste motion that eats into profits. This Westinghouse plan co-ordinates the purchase of many related products . . . assures on-time deliveries . . . and provides promotions that pay off. It succeeds because it combines three important advantages:

ONE MAN . . . your nearby Westinghouse Residential Sales Manager. The only one you need contact for the full line of Westinghouse products. There's a Residential Sales Manager serving each of 67 markets.

ONE PLAN . . . specially tailored by your Residential Sales Manager, to merchandise your project, whether your homes are Westinghouse-equipped or Total Electric Gold Medallion.

ONE BRAND . . . a respected name on a matched line of quality home products. A name that stands for value and satisfaction in the minds of your prospects (see the following pages for details).

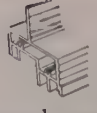
Thousands of builders have found that our Residential Marketing Program really develops profits. Discuss your 1962 plans with your Westinghouse Residential Sales Manager. For free booklet, "New Direction in New Profit for Builders," call your Westinghouse Major Appliance Distributor, or write: Westinghouse Electric Corporation, Pittsburgh 30, Pennsylvania.

COMING! Two exciting merchandising events supported by network TV and national magazine advertising. For details be sure to visit us at the NAHB Convention in Chicago—Booths 823-836.

You can be sure . . . if it's **Westinghouse**



STRONG ENOUGH TO STAND ON.



All because of IDA WINDOWS tubular construction. This principle of tubular construction gives your IDA WINDOW maximum rigidity, eliminates sagging and wracking, inserts are easily removable, and minimizes "out of square" construction. The many other quality features of IDA WINDOWS make them your best window buy. Write directly to us for detailed information and price lists on our four lines of prime windows.

IDA WINDOWS

3001 Miller Avenue
Detroit 11, Michigan
TRinity 3-8700

See us at the N.A.H.B. Show, Booths 1727-1728, McCormick Place, Chicago!

Only from Westinghouse...
so many beautiful ways to a woman's heart...



...W LINE OF 1962 WESTINGHOUSE MAJOR APPLIANCES AT SPACES 823-836 OF THE NAHB CONVENTION IN CHICAGO, IL...

Show her a coordinated kitchen like



For higher priced homes, include the unique Center Drawer refrigerator. Two Frost-Free models to choose from: 14 and 16 cu. ft



For larger homes, install refrigerators with bottom-mounted freezers. This one has 152-lb. freezer capacity, and it's Frost-Free.



Install refrigerators with top-mounted freezers when homes are smaller. You can choose from Frost-Free or conventional models.



For limited area kitchens, this model provides big capacity in a small space. Has push button defrosting. Freezer holds a big 77-lbs.



Choose this new upright freezer for complete coordination of kitchen design. It's styled to match the new Westinghouse refrigerators.



Pick the budget-priced Roll Out dishwasher for low-cost homes. Has **for 13. And has new double wash feature.**

Please de Luxe homes with the Imperial with Hot Water Booster, double wash and every de luxe feature.



When your homes have spacious laundry centers and you want to offer the best washing system, choose the Westinghouse Laundromat® Automatic Washer and Matching Dryer. Models to fit every need.



Install the Space Mates when you have a limited laundry area—in vanity pair installation . . . or stacked as in the kitchen above. Together they wash and dry 18 lbs. of clothes. De luxe or standard models.



this or countless variations of it



New Continental gives kitchens an exciting look. It features Magic Mirror Oven Door and exclusive Pantry Shelf. And Surface Units plug out for easy cleaning.



Many prospects for homes and apartments will find the Terrace Top 30 an ideal range. Its Split Level Platform makes pots and pans easier to reach. Big 23 inch oven.



This built-in oven and range platform combination gives smart design to any kitchen. Other matching combinations available for every type of installation.



When you want to install air conditioning, specify this Heavy Duty model. Installs through the wall. Smartly designed. Models from 6,500 to 12,500 BTU capacity.

When you please her you please her husband—and sell them both. And only Westinghouse gives you so many ways to design a kitchen that does just that. Because only Westinghouse offers you so many types of appliances, completely coordinated in design, style, colors, and features. Now you can create perfectly matched built-in kitchens that fit into any space—for homes and apartments in every price range. And by doing it all through Westinghouse you save money. It simplifies your work from the drawing board to the final sale of your homes. *You can be sure . . . if it's* **Westinghouse**

Westinghouse Electric Corporation
Contract Sales Department
Mansfield, Ohio

Please send me catalogue and complete details on the unlimited design possibilities with Westinghouse major appliances.

Name_____

Address_____

City_____ Zone____ State_____

These appliances plus Heating & Air Conditioning, Wiring Devices, Marble Counter Tops, Apartment Elevators, are all available through one source of contact. See your Westinghouse residential sales manager, or write Westinghouse Electric Corporation, Contract Sales Dept., Mansfield, Ohio.

IMAGIN

Visit the Westinghouse booth at the N.A.H.B. Convention and see how Westinghouse combines imagination and engineering to take central air conditioning out of the "optional bracket" with the growing WhispAir* Line.

EERING

magineering is the word for it! N ou can include the great se appeal of central air conditioning in all your homes at a ow, low cost which makes it a mandatory purchase for every nome owner.

At the demand of builders, the history-making 18,000 BTU WhispAir wall unit is expanding into a complete line. New shapes, new sizes... all easy to install with minimum duct work... all with fully rated capacity certified by A.R.I. See them at the convention. Or you can write to: Air Conditioning Division, Box 510, Staunton, Virginia.

*Trade Mark



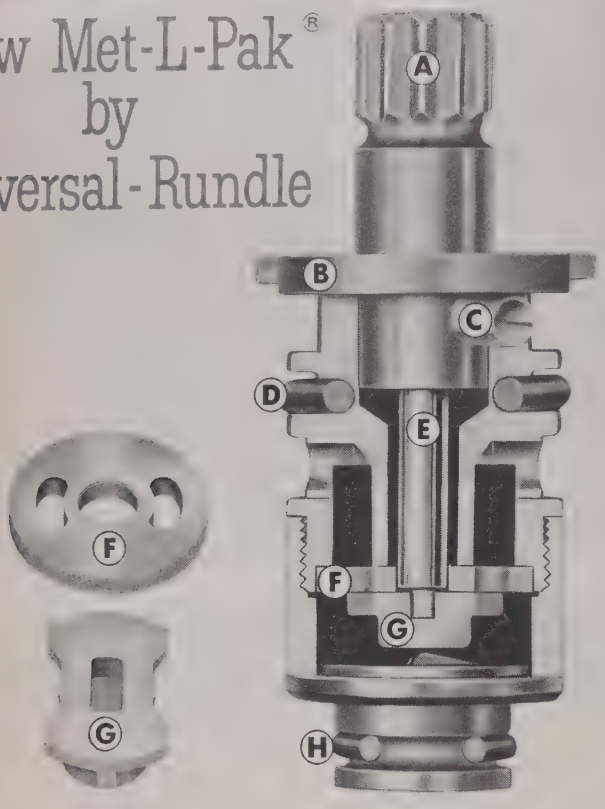
A personal invitation to visit the Westinghouse Booth at the N.A.H.B. Convention is extended to you by Miss WhispAir. She will be there in person to greet you.

WhispAir*

by Westinghouse

5 YEAR UNCONDITIONAL GUARANTEE

New Met-L-Pak® by Universal-Rundle



Exclusive new metal-to-metal faucet control cartridge uses no washers, packings or threads . . . makes other systems obsolete . . . assures home buyers satisfaction . . . eliminates costly, troublesome repair costs.

Check all the dependable features of this outstanding new unit: A—Extra deep broaching assures secure handle grip. B—Locking lugs provide positive positioning of cartridge. C—Roll-pin stop assures handles shut off in same position. D—Entire unit is sealed with permanent "O" ring. E—Stem is completely isolated from water eliminating possible corrosion. F & G—Precision-honed and matched plates are designed for longer life and maintenance-free service. H—A compression "O" ring seals against line pressure. Lastly, MET-L-PAK can be installed quickly without special tools. **For more details, write Universal-Rundle Corp., 729 River Road, New Castle, Pa.**

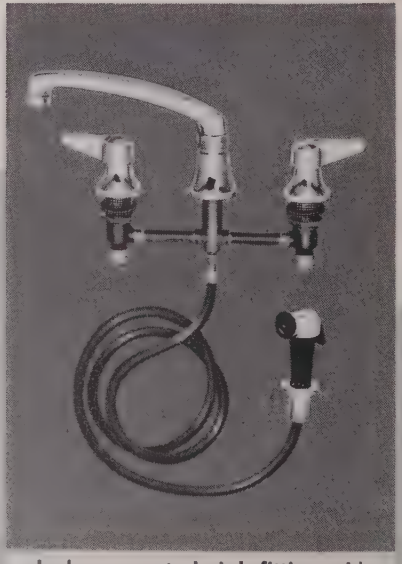
Met-L-Pak available on all Universal-Rundle Luxury Trim Fittings



Automatic Diverter Bathtub Filler and Shower Combinations. New valve body simplifies shower and spout piping . . . adds longer life to installations.

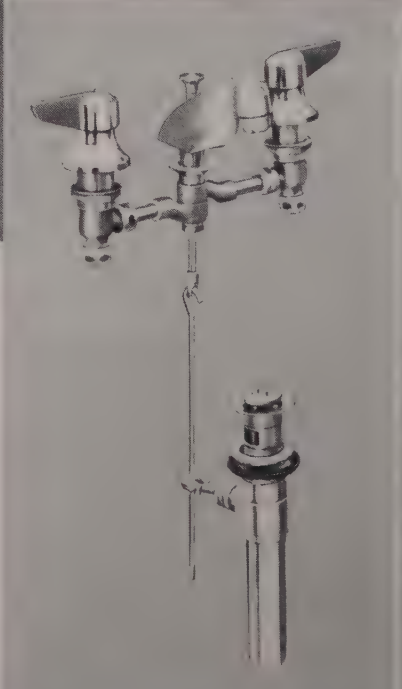
Three-Valve Diverter Bathtub Filler and Shower Combinations. Third valve controls flow of water to either tub or shower.





Ledge mounted sink fitting with swinging spout faucet, spray and aerator. Top mounted fittings also available.

Combination Lavatory Fitti. gs available for either 8" or 12" centers. Popular 4" centerset fittings also available.



THE WORLD'S FINEST PLUMBING FIXTURES FOR OVER 60 YEARS

Universal-Rundle

Plants in Camden, New Jersey; New Castle, Pennsylvania; Redlands, California; Hondo, Texas. Export Sales: 115 Broad Street, New York, New York



Birge T.M. **Fabrique**

the VINYL WALL COVERING helps sell new homes faster

Today's prospective home buyers want the most for their hard-earned dollars...the most BEAUTY...the most DURABILITY...the most PRACTICALITY! This is what you give buyers when you put Fabrique on the walls. In return you get a fresh and strong sales point. And Fabrique costs you only 13 to 15 cents per square foot applied on the wall.

Designed to withstand the wear and tear of everyday living...FABRIQUE bestows unique Beauty through its versatile selection of embossed effects, raised printings, flocks and matching fabrics.

As for Durability...Fabrique "breathes", won't mildew or come loose from the walls, even in steamy bathrooms or kitchens.

The best news of all, for the busy homemaker...is the fact that FABRIQUE is soap and water washable. Grease, crayon, pencil marks...even stains disappear with the whisk of a damp sponge.

You'll sell more homes...faster...when you sell them with the lasting beauty of FABRIQUE, the vinyl wall-covering with matching fabrics.

THE BIRGE COMPANY, INC., BUFFALO, N. Y.

See Birge at the Builder's Show, McCormick Place, Chicago, Ill. • Exhibit Space #529



wonderful new application ease and flexibility!

LENNOX® QC BUILDER-PAC™

Pre-assembled Year 'Round Air Conditioning

SEE IT—NAHB SHOW. BOOTHS 1241-42



- **Easy installation never before possible—even with so-called "flexible packages"**
- **Cooling-heating unit can be located almost anywhere!**
- **Holes in walls not necessary!**
- **No refrigerant charging!**
- **Performance unmatched in this low price range!**

Here, at last, is top quality, year 'round air conditioning completely affordable and practical for the new home market. The Lennox QC BUILDER-PAC* consists of a specially designed air-cooled condensing unit, separate precharged refrigerant lines with Quick Couplers, an evaporator coil built into a gas-fired up-flo furnace, complete controls.

New thin style condensing unit provides wonderful new application opportunities.

This new Lennox condensing unit is unique in shape and performance. It's only 13″ deep, 38″ high and 30″ wide. Air enters and leaves the same side. If built into a wall, there is scarcely any projection on either side. Its width requires only two stud spaces. In such installations, only the handsome louvered front shows (ideal for apartments). Can also stand on slab or roof. Refrigerant lines can enter cabinet on top or rear. Can be fully serviced from front or rear. Quietness and efficiency that defy comparison!

Single-unit furnace and coil—No "add-on" look

The furnace and coil have that "made for each other" look . . . one sleek cabinet. Available in 1½ tons cooling with 51,000 Btuh input gas heat, or 2 tons with 80,000 Btuh. Low over-all height permits installation on raised floor with central return, with enough room at the top for a furred duct below the ceiling.

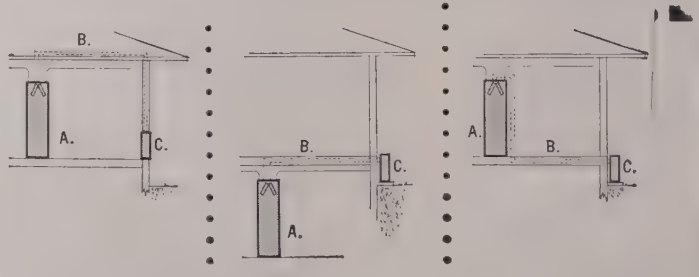
Quick Couplers cut installation time and cost

Each package has a 25′ suction line and a 35′ liquid line, charged with refrigerant and sealed with Quick Couplers on each end. The condensing unit and the evaporator coil have mating halves for the couplers. Even unskilled workers can connect the lines at one end, run them through stud or joist space, then complete the connection at the other end. System remains factory-clean and as dry as a hermetic self contained unit.

For more information, contact your Lennox representative or write Lennox Industries Inc., 327 South 12th Ave., Marshalltown, Iowa.

*Trademark registered

Here's how it can be installed



Build the condensing unit into the outside wall. No slab needed. Put the cooling-heating unit in closet or utility room.

Or, put the condensing unit on a slab at grade level. Cooling-heating unit can go in basement.

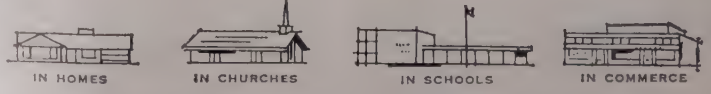
Here again is the condensing unit on a slab. But the cooling-heating unit is installed in a closet or utility room.

A. COOLING-HEATING UNIT B. REFRIGERANT LINES C. CONDENSING UNIT

Don't be satisfied with less than

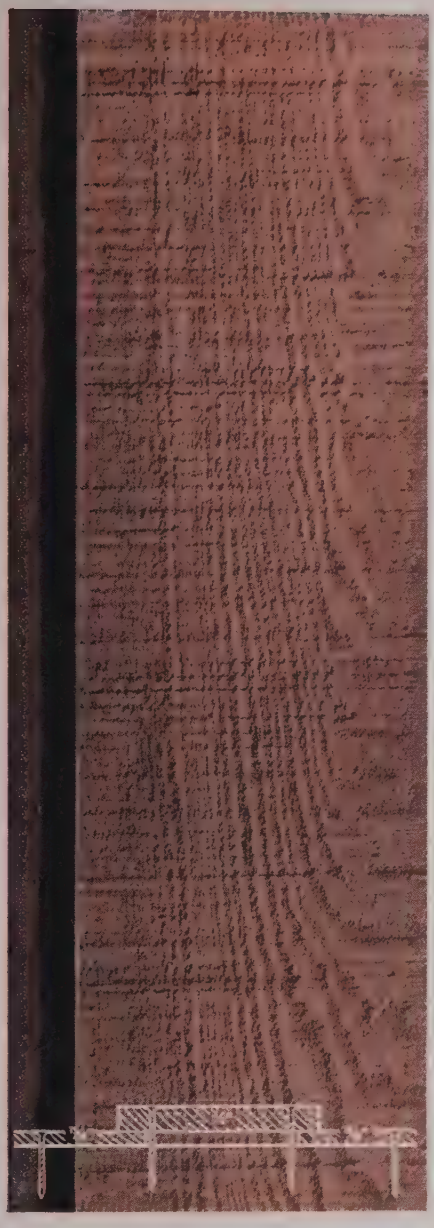
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HEATS, COOLS, TREATS AND MOVES AIR



IN HOMES IN CHURCHES IN SCHOOLS IN COMMERCE

LENNOX INDUSTRIES INC., EST. 1895—MARSHALLTOWN, IA.; COLUMBUS, O.; SYRACUSE, N.Y.; [illegible]ATUR, GA.; FT. WORTH, TEX.; SALT LAKE CITY, UTAH; LOS ANGELES, CALIF. LENNOX INDUSTRIES (CANADA) LTD.—TORONTO, MONTREAL, CALGARY, VANCOUVER, WINNIPEG.



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saw-textured board-on-board redwood siding



All the natural warmth and beauty of redwood is enhanced in our new **PALCO Santa Rosa Siding** — saw-textured for added visual interest and greater durability. Saw-textured siding holds stains and other finishes longer and weathers beautifully. Home buyers like its rich, handsome appearance, its long life and low maintenance. Packaged in dust-free, water-repellent paper wrap for on-site protection. Another PALCO Architectural Quality product, the standard of comparison since 1869.

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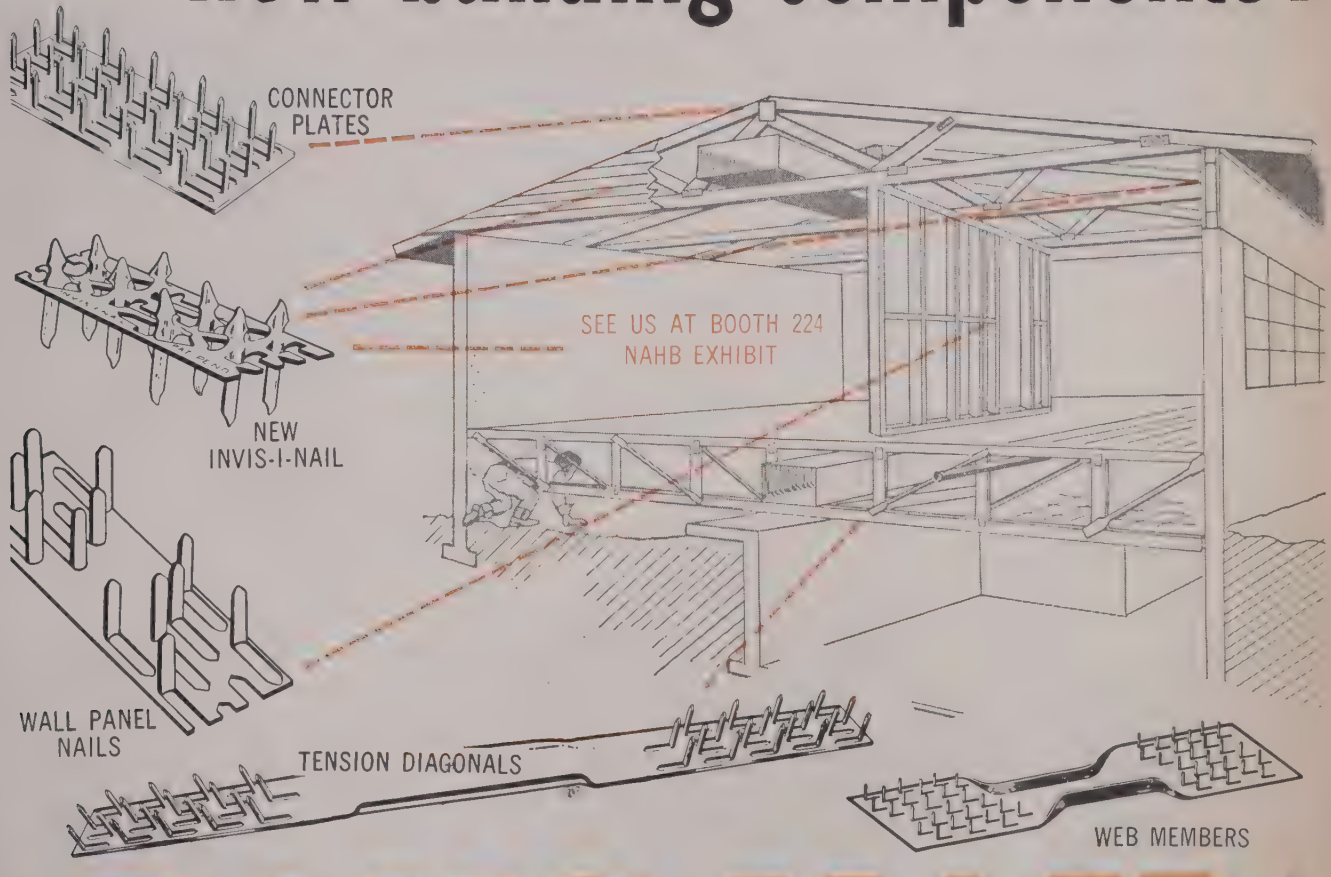


BEAUTIFUL WALLS AND CEILINGS THAT FIGHT FIRE... achieved through Bestwall Hummer Systems of laminating layers of glass fibered, Bestwall Gypsum Wallboard. Superior fire resistance attained, sound and heat transmission reduced, all kinds of decorative treatments encouraged by these proven, most copied systems of drywall construction. Bestwall Gypsum Co., Ardmore/Pa.

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BESTWALL
BUILDING PRODUCTS
Plants and offices throughout the U.S.

GANG-NAILS Reduce Material Costs, Cut Labor Costs, Speed Completion Times!

5 GANG-NAIL CONNECTORS ...for the greatest savings in new building components!



GANG-NAIL

Basements Become 'Spacements' . . . with

GANG-NAIL FLOOR TRUSSES!

No lolly columns! No cumbersome beam and girder construction. Electric conduit is out of sight. Plumbing is out of sight. Light fixtures are recessed. Basements can be featured as Wall-to-Wall Spacements.

Floor installation time drops to a fraction. No lumber waste, and material costs can be figured to the penny. Warped lumber problems and tricky, complicated fits are eliminated.

Ductwork and all kinds of service lines run easily thru the truss, with ample crawl space at both ends for homes without basements. Sub-flooring or ceilings are nailed directly to the truss.

The zooming popularity of floor trusses results from the demand for 'Spacements'. Contact us for the name of your nearest Gang-Nail Fabricator. He knows floor trusses, and offers the greatest savings and highest quality in building components!

ABC **Automated Building Components inc.**

(Formerly Gang-Nail Sales Co., Inc.) P.O. Box 47-836 Miami, Fla. Area Code 305 OX 6-0930

Robert J. Schmertz, president,



"This unusual sell 521



Unique merchandising aid is this "appliance tree" designed by Robilt to dramatize the 7-appliance RCA WHIRLPOOL "package". It's located in the display center at the development site where buyers can inspect the quality products which will go into their homes before they buy.

Whirlpool CORPORATION

ADMINISTRATIVE CENTER, BENTON HARBOR, MICHIGAN

Manufacturer of RCA WHIRLPOOL Automatic Washers • Wringer Washers • Dryers • Washer-Dryers • Refrigerators • Freezers • Ice Cube Makers • Dishwashers • Food Waste Disposers • Dehumidifiers • Vacuum Cleaners • Ranges • Air Conditioners

Use of trademarks and RCA authorized by trademark owner Radio Corporation of America

Robilt, Inc., Lakewood, New Jersey, says

display center helped homes in one month...

AND EACH ONE FEATURED $1800 WORTH OF RCA WHIRLPOOL APPLIANCES"

Robilt's Brookwood subdivision in Lakewood offers buyers a variety of styles and broad range of prices, but one feature common to all is a complete set of seven RCA WHIRLPOOL appliances in choice of decorator colors. Included are refrigerator-freezer, dishwasher, built-in wall oven and range top, disposer, clothes washer and dryer—a world of freedom from tiresome chores to delight the most exacting woman. And, she has the opportunity to examine them at leisure in the spacious display center at the subdivision.

"We know that much of our sales success has been due to the RCA WHIRLPOOL appliance package we offer with each home," says Mr. Schmertz. "While we've always been aware that nationally-advertised products help instill confidence, RCA WHIRLPOOL is *the strongest sales image we've ever had.*"

Here's another builder who has discovered the power of the RCA WHIRLPOOL brand in merchandising his homes. If you haven't already done so, why not get in touch with your RCA WHIRLPOOL distributor and discover how you can bring this extra sales power to bear on *your* selling needs.

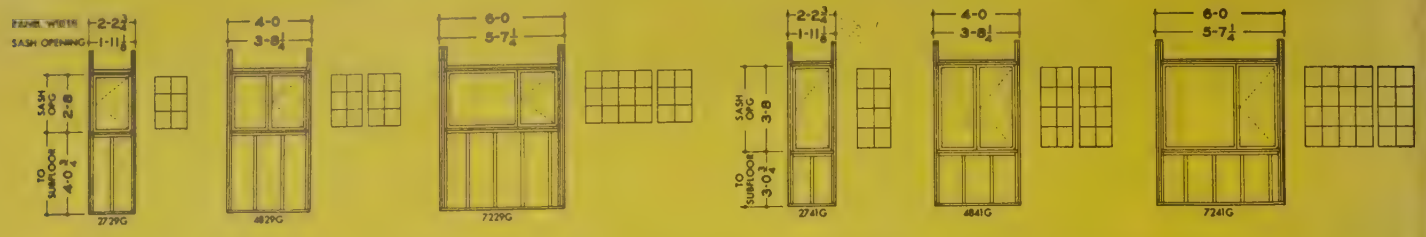
Interest runs high in Brookwood almost every afternoon.



Join up !...it's easier to sell homes with RCA WHIRLPOOL appliances than to sell against them!

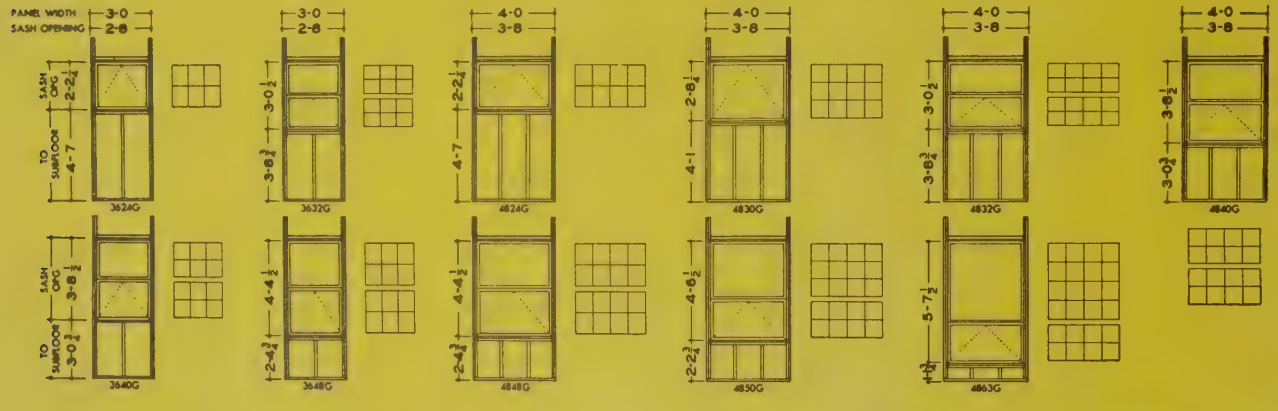
NEW! CASEMENT TYPE STRUTWALLS AVAILABLE

Now you can have all the advantages of Strutwall construction in the popular casement window style. Andersen's quality construction assures you of a weathertight window that is perfectly square when set, that offers a lifetime of trouble-free operation.



NOW! BEAUTY-LINE STRUTWALL AVAILABLE IN 11 SIZES

Here are windows that give picture window beauty plus effective ventilation. Quick and easy to install. Like Casement units, the Beauty-Line is ideal for panelized or conventional construction. All Strutwalls are now available with new Perma-fit grilles.



NOW!

ANDERSEN STRUTWALL* OFFERS TREMENDOUS

ONE BASIC OPENING . . . 18 WINDOW DESIGNS! This is just *one example* of the tremendous design flexibility available when you build with Strutwalls.

To make this possible, Andersen has standardized on six Casement units and 11 Beauty-Lines in four basic opening sizes. Result: *you* can standardize on rough openings in just four widths—27, 36, 48 and 72 inches—and customize any home with Casement or Beauty-Line Strutwalls.

And this is only part of the Andersen design flexibility story. All Strutwalls are available with or without storms, screens and Welded Insulating Glass. In addition . . .

New Andersen Perma-fit grilles let you change appearance of your homes without changing plans or source of supply

Now available for all Andersen Strutwalls, new snap-on grilles *double* your design possibilities, help



you customize any home.

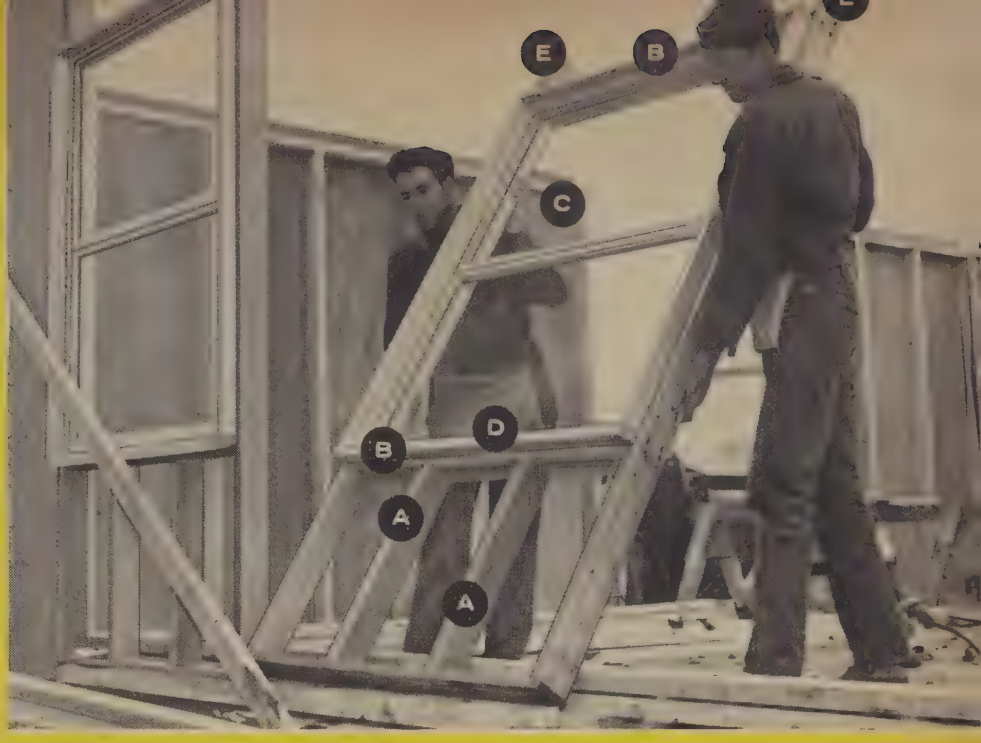
Welded Insulating Glass, for example, now can be used with traditional architecture—and the added appeal of divided lights can be retained. (Also, the new grilles work equally well with single glazing.)

These all-new Andersen grilles are made of Implex plastic. They have a built-in camber to hold them tight against the glass. They're light, take paint easily (but never need it), and won't break or warp. They are easily removed to simplify window cleaning.

Flow-coat paint priming, box headers and sheathing available for all Strutwalls

These are factory-available options that can effectively reduce your on-site labor.





COMPARE!

Andersen Strutwalls cost no more installed than so-called cheaper windows

When you build with Andersen Strutwalls, you build with a *complete package:* jack studs (A), top and bottom nailers (B), glazing (C), hardware (D), and side struts (E) are factory installed. Just cut the 2 side struts and tip unit into place.

Compare Andersen construction with the many time-consuming steps required to install "cheaper" windows. You will find that building with Strutwalls cuts your on-site window installation time and labor more than 50%. This permits faster job enclosures, and reduces costly lost time due to weather.

DESIGN FLEXIBILITY FROM 2 BASIC LINES

The primer is eggshell in color, protects sash joints, undersides of sills and other parts of the window that often remain unpainted. Sheathing may be ordered for Strutwalls in several standard thicknesses.

BUILDERS, MAIL COUPON TODAY for proof of how you can save time, money and manpower—and still customize your homes—by building with Andersen Strutwalls.

AW Andersen

EVERY ANDERSEN WINDOW BEARS THIS LABEL! Home buyers know from reading ads in LIFE and BETTER HOMES & GARDENS that it's a sign of quality throughout the house. As America's best-known windows the Andersen brand name can give you a definite sales advantage.

Andersen Windowalls AW
*TRADEMARKS OF ANDERSEN CORPORATION

ANDERSEN CORPORATION · BAYPORT, MINNESOTA

I'D LIKE PROOF!

Have your man give me a call.

Name _____

Company _____

Address _____

City _____ State _____ Phone _____

HH-121

For conventional construction or components . . . choose Southern Pine for strength, economy and performance.

For wall framing . . .

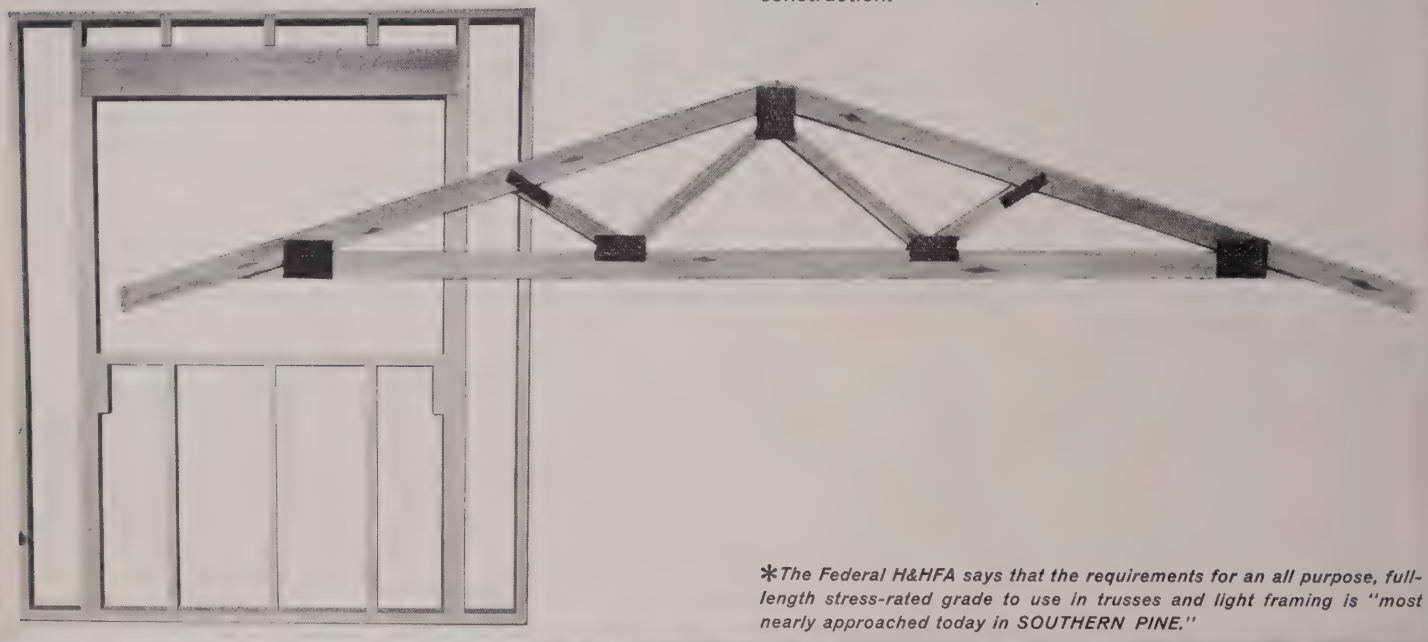
proper seasoning at the mill assures uniform size and stability.

For roof construction . . .

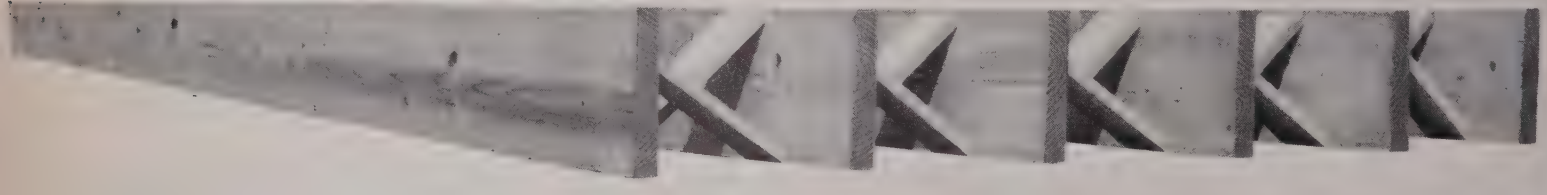
Southern Pine dimension is uniformly graded over its entire length. This permits simple beam, cantilever, continuous or tension loading as required for trussed rafters. These same qualities also apply to conventional rafters and ceiling joist construction.

For joisted floors . . .

the U. S. Forest Products Laboratory, America's foremost authority on wood, in their Technical Bulletin 408 rate Southern Pine tops for hardness, toughness, stiffness, bending strength, and nail-holding power, all requisites for dependable joisted-floor construction.

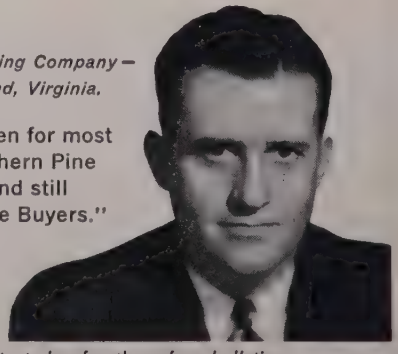


**The Federal H&HFA says that the requirements for an all purpose, full-length stress-rated grade to use in trusses and light framing is "most nearly approached today in SOUTHERN PINE."*



"For quality Miller Homes, we use components built of dependable Southern Pine."

says J. Clifford Miller, Jr., President, Miller Manufacturing Company — Prominent Pre-Crafted Home Manufacturer. Richmond, Virginia.



"For trusses, wall units, and joisted floors . . . even for most of the interior and exterior finish . . . we use Southern Pine exclusively. That way, we save time and money, and still satisfy the most discriminating of our Miller Home Buyers."

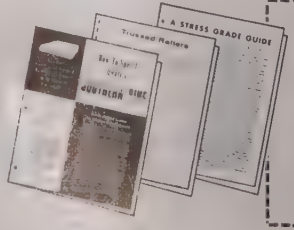
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It's dry...pre-shrunk...from the mills of Southern Pine Association.





Write today for these free bulletins:

SOUTHERN PINE ASSOCIATION
P. O. BOX 1170, NEW ORLEANS 4, LA.

Please send the following technical bulletins:

☐ Stress Grade Guide ☐ Trussed Rafter Data
☐ How to Specify Quality Southern Pine

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For the toughest Kitchen Ventilating job

THRUSTPOWER

has the power to do it

STEP UP TO *Trade-Wind*

Here is super capacity ventilation for the toughest smoke-heat-grease problem in a kitchen... including indoor barbecues. Powerful underhood ventilator—⅓ HP motor with variable speed control—4 filters—enclosed lights—choice of elegant new pewter finish or antique copper. Hoods up to 96″ for wall mount, pass-through, island or peninsula.

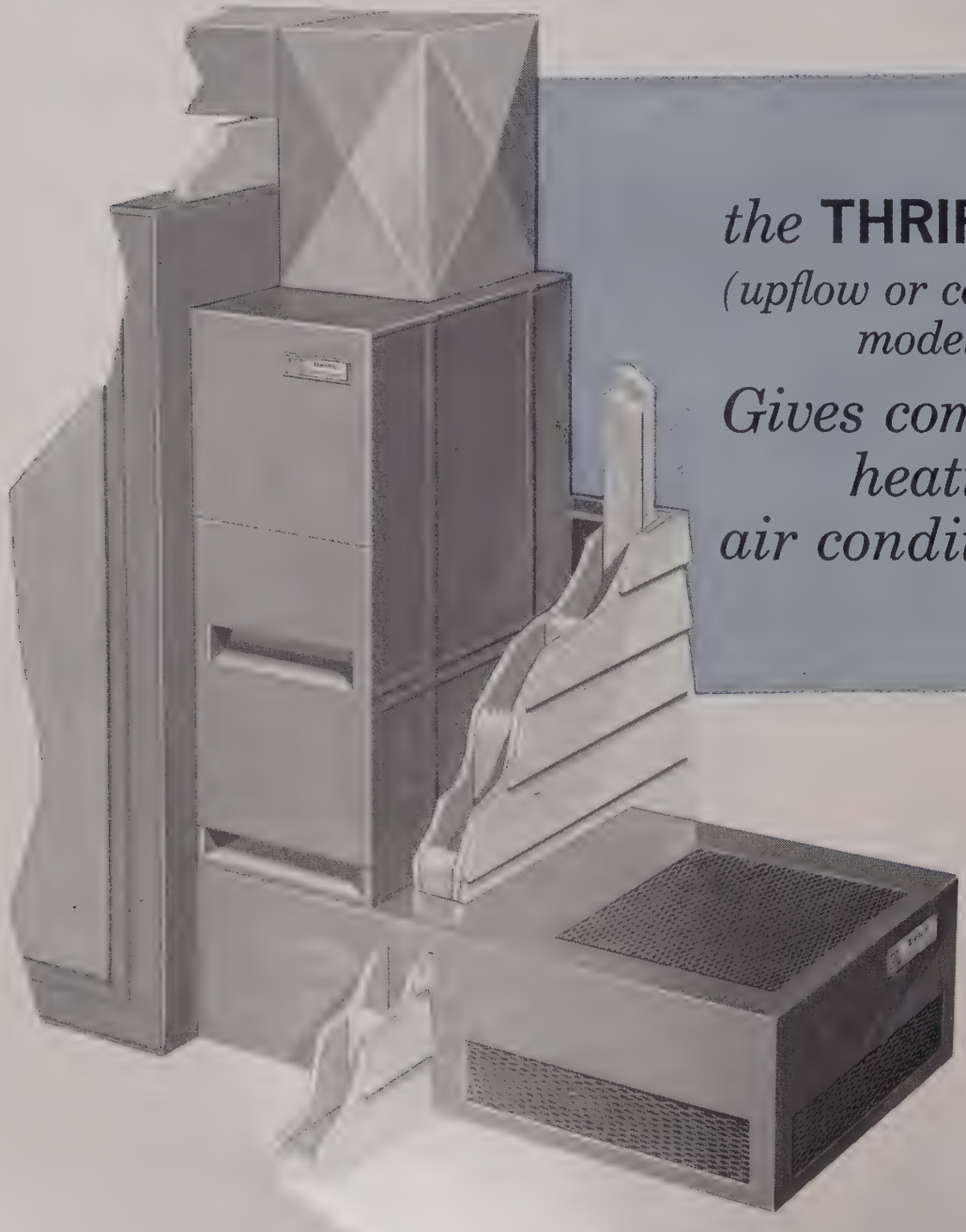
Write for complete information.

Trade-Wind

DIVISION OF ROBBINS & MYERS, INC., 7755 Paramount Place, Pico Rivera, California Dept. HH

The peak of quality

GM-DELCO BREAKS to Low-Cost Home



the **THRIFT-PAK**
(upflow or counterflow models)
Gives complete heating and air conditioning

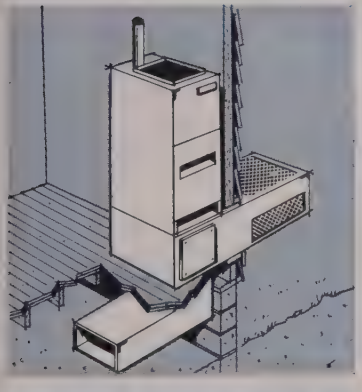
See this advanced home conditioning unit and other new GM-Delco Home Conditioning products at the Builders Show—Booth 917

THE BARRIER Conditioning

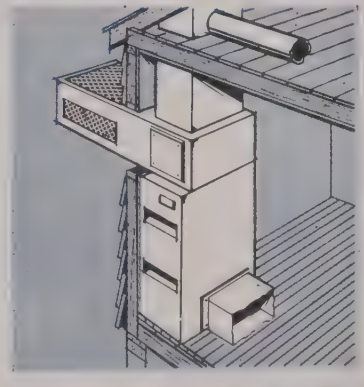
Now you can completely air condition even modestly priced homes with *Thrift-Pak,* GM-Delco's new thru-the-wall heating and cooling system. This is the unit that builders requested to help sell new homes in the big $10,000 to $15,000 range.

Low installation cost makes the difference. In just sixty minutes, two men can install this GM-Delco Conditionair. For more details, write the Delco Appliance Division, Dept. X-2, General Motors Corporation, Rochester 1, New York.

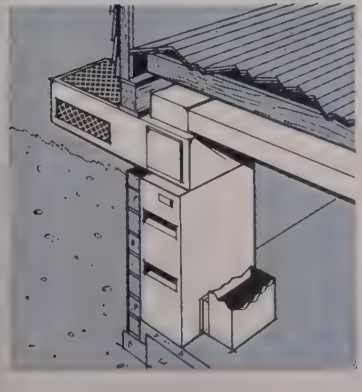
Versatile...with all these applications



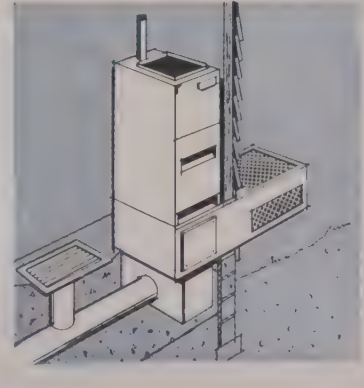
CRAWL SPACE . . . The Thrift-Pak fits through the wall and connects to distribution duct work underneath the house for an economical installation.



OVERHEAD DUCTS . . . The popular overhead distribution system uses the Thrift-Pak mounted through the wall and over the heating unit.



BASEMENT . . . A conventional basement heating installation can be easily made into a year-round Delco-365 system by locating the Thrift-Pak directly above the furnace.



SLAB CONSTRUCTION . . . For fast, easy, year-round air conditioning in slab type houses, the Thrift-Pak is installed through the wall and over the supply plenum in the floor.

GM Delco 365 CONDITIONAIR

DELCO APPLIANCE DIVISION • GENERAL MOTORS CORPORATION • ROCHESTER, NEW YORK

THE CITY OF TOMORROW

LEFRAK CITY



Fireproofing, Soundproofing and Spacesaving by Gold Bond help build for tomorrow's living TODAY

When Samuel J. Lefrak conceived the idea for his $125,000,000 Lefrak City apartment complex, the health, safety and welfare of 5,000 families were in his mind. "Enjoyable Living" was, and is, his keynote. It is now being expressed in Greater New York City in a skyscraper metropolis of twenty 18-story apartment houses, plus on-site facilities.

For *this* project nothing but the best could be considered. Gold Bond Products were specified to assure that finest materials be used in coordinated combinations. Gold Bond Construction Systems resulted in safe, sound "Total Living."

Gold Bond Gypsum Walls and Partitions save valuable space while keeping Lefrak's costs under control. They are making Lefrak City soundproof and fireproof.

Ask your Gold Bond® Representative how these Products and Systems can work construction magic for *your* projects. Or write Dept. HH-121.

Gold Bond
BUILDING PRODUCTS

NATIONAL GYPSUM COMPANY

BUFFALO 13, NEW YORK

Now! Float-Away Door Company Offers Another First in the Building Industry: Ready-to-Install Bifold Metal Closet Door Systems to Fit Any Width—Any Height Opening.

Write for our new 12-page color brochure showing this new development, typical applications of Float-Away systems and decorating possibilities; also 4-page folder of tracing details and architectural specifications.

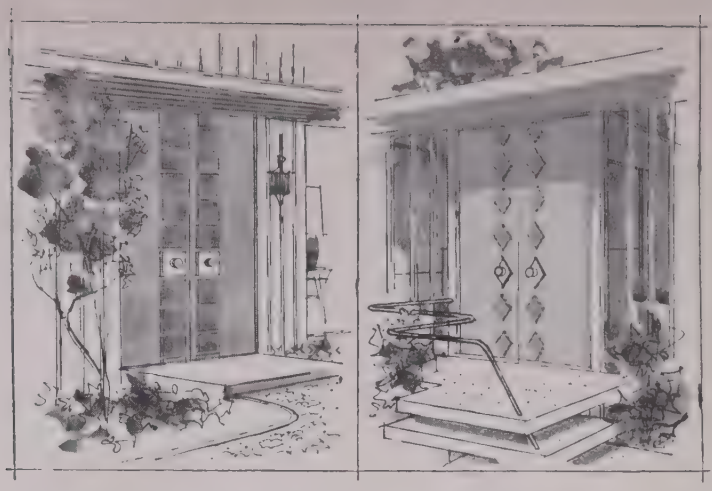
FLOAT-AWAY DOOR COMPANY
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DOORWAY DESIGNED [illegible] SCHLAGE BY B. CLYDE COHEN, AIA;
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These sketches show how this doorway plan can be adapted to different types of contemporary architecture. Further details on Mr. Cohen's contemporary design are included in an explanatory sheet available free from Schlage. It's one of a complete portfolio of original doorway designs (covering a wide range of architectural styles) which is yours for the asking. See offer below.

Sales resistance goes down when the right *entrance* goes up

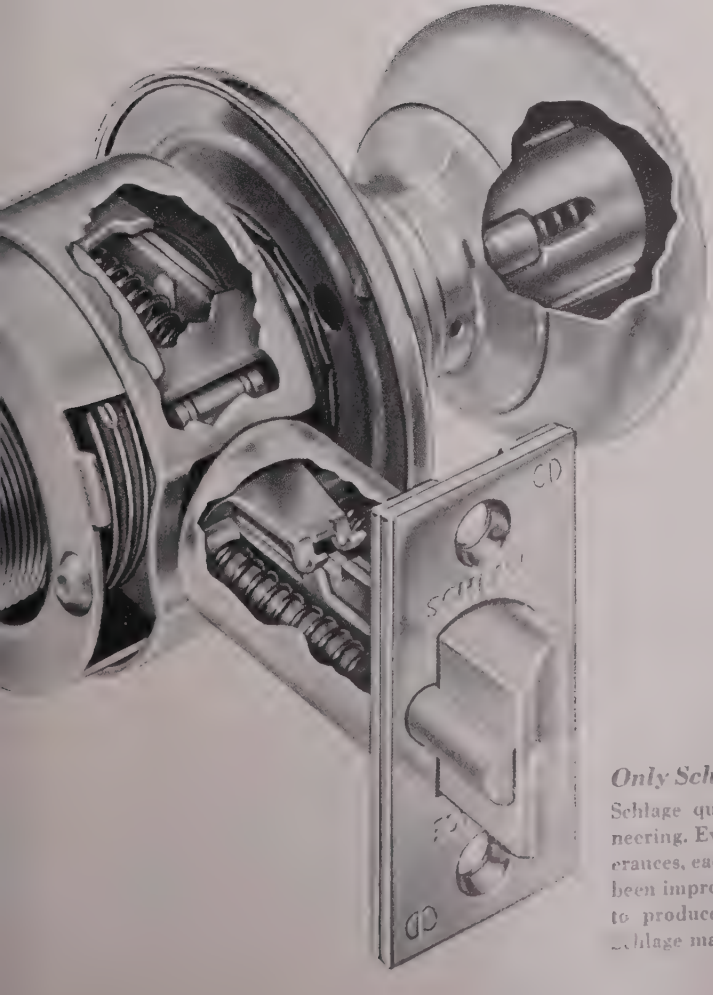
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Roundup:

Are war jitters reshaping housing markets?

Some experts are beginning to see signs of it. One Chicago realty man claims people looking a long way ahead are planning on resort homes for retirement—because they'll be farther from likely target areas. (This trend was already on, war crisis or no, and FHA officials say they will probably have to take another look at some spots where they have up to now refused to insure mortgage loans.) Some Washington builders say customers are buying resort homes instead of moving to the suburbs. Some lumber dealers associations are quietly alerting their members to be ready for price controls—if they come. And in Plainview, Tex., Builder Jay Swayze is building what he thinks is the nation's first underground house. His "atomitat" will have 2,800 sq ft of living space—four bedrooms, 3 baths, living, dining, den, and recreation rooms. They'll be encased in a 3,400 sq ft concrete shell under 3′ of earth. "Living underground can be as advantageous or more so than living above ground," gushes Swayze.

Defense buildup forces shutdown for VA direct loans

This is the first direct effect on housing of stepped-up White House pressure to cut non-defense spending, trim federal payrolls. Congress voted VA $500 million for the current fiscal year. So far, VA has drawn down $200 million from the Treasury —enough to take care of 24,000 of the 40,000 veterans on the direct-loan waiting list June 30. The White House has ordered VA to forego borrowing the remaining $300 million. VA says don't bother to apply for a direct loan. The agency won't even mail out formal applications until it takes another look at the pressure to curtail spending, perhaps in March or April.

FHA acts to speed up its turtle-paced processing

The agency is attacking the problem on several fronts. Most dramatic move is setting up six zone units to speed processing of multifamily and urban renewal housing. Local offices will still do the actual appraisals, architectural examination, and underwriting. But now they will have a team of nearby specialists breathing over their shoulders—specialists who 1) report directly to able Asst Commissioner Frank Daniels in Washington and 2) have power to provide "direct processing assistance to local offices where needed." The zone units are mostly housed in regional HHFA offices in Philadelphia, Atlanta, Chicago, Ft Worth, San Francisco, and New York. Reason: better liaison with HHFA renewal plans. The New York office will also handle full processing, at least locally.

FHA's backlog of unprocessed applications for one-family houses is steadily dwindling, and Commissioner Neal Hardy says "I think we're out of the woods" on delays caused by Congressional penny-pinching. But he and mortgage bankers are digging into ways to simplify FHA red tape *(see p 48)*. Hardy concedes FHA takes too long to pass on applications for subdivision approval.

Mortgage delinquencies take a new twist: walkaways

"Walkaways are now the heart of the foreclosure problem," says authoritative President Robert M. Morgan of Boston's 5¢ Savings Bank. "It's clearly developed into a national problem in the last two months." What's a walkaway? That's the mortgage delinquent who just disappears, usually not even bothering to mail the lender the key to the front door. Walkaways mean delinquencies must leap immediately to foreclosure—and the rate is rising from what is already a postwar peak *(see p 47)*.

The problem seems to be most acute in south Florida, southern California and parts of Texas (eg Midland). What's to blame? Some Miami mortgage men say 40-year no-down FHA Sec 213 co-ops. Some lenders elsewhere point at the Democrats' controversial 1958 Program 10 of no-down FHA and VA houses priced up to $13,500. Even cautious Stan Baughman, president of Fanny May, gets into the act. Without mentioning walkaways, he warned the Mortgage Bankers convention *(see p 48)*: "We should be very careful on credit examinations. Some cases get to foreclosure very quickly . . ."

WASHINGTON INSIDE: Administration leaders in Congress make it clear that they will consider these three items as top priority at the next session, starting in January: 1) aid to education, 2) medical aid for the elderly, 3) cabinet status for urban affairs & housing . . . VA ponders whether to ask Congress to boost its maximum home loan from 30 to 35 years, in line with FHA's new limit. So far, the VA program is picking up slowly, despite its new interest parity with FHA . . . Look for new moves by the housing agencies to pump more life into the Voluntary Home Mortgage Credit Program (VHMCP), which is aimed at luring private mortgage money into credit-shy areas. Officials want to woo more loans for housing the elderly, urban renewal, FHA home improvements, and housing for Negroes. Some insiders fear the Administration may twist VHMCP so far along the welfare-housing road that its principal backers, insurance companies, will pull out, leaving it to wither. Realtors are irritated that one of their members is being dropped from VHMCP's board in a move to cut it from 17 to 14. *NEWS continued on p 44*

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HOUSING POLICY:

Fear of federal anti-bias edict becomes Topic A in housing

You can hear the rumblings at almost every industry association meeting this fall. Usually the subject isn't on the agenda. But it comes up anyway, perhaps in a resolution, sometimes in a panel or a talk.

The plain fact is that the housing industry is scared about what the effect may be on sales (and profits) if President Kennedy keeps his campaign promise to issue an executive order prohibiting race bias in federally-aided housing.

Pressure on the President to act is mounting. The Civil Rights Commission's final report (NEWS, Oct) urges a sweeping order applying not only to FHA- and VA-insured homes, but also to public housing and financial institutions that enjoy federal deposit insurance (ie banks and S&Ls). Anti-bias pressure groups are joining the clamor with well publicized resolutions.

How imminent is a Presidential move?

Housing men who have wistfully hoped for years that the problem would go away if they ignored it are taking no comfort from a late September story in The New York *Times*, a favorite planting ground for Kennedy Administration trial balloons. It quoted "informed officials" as saying: "An executive order banning discrimination in federally aided housing is being prepared at the White House." And President Kennedy, questioned Nov 8 by newsmen about the executive order and other campaign pledges, skated around the issue so skillfully he left the impression that he hasn't decided whether such an order would be worth the fuss and ill will it would cause. First he said he was "hopeful" of meeting all his commitments. Then he ticked off a list of accomplishments: the 1961 Housing Act, higher minimum wage, decreased unemployment, more action to end discrimination in voting and employment. "A great deal [is] left unfinished," he summed up. "And we'll meet our commitments before we're finished."

Here is how industry is reacting:

Here are some of the comments stirred up:

- "I personally consider it the number one public relations problem facing the housing industry," Public Relations Consultant Bob Loftus of Washington told the Home Manufacturers Association meeting in New York City. Prefabbers listened in amazement, because Loftus, former public relations director for NAHB, speaks with the authority of contacts with many leading builders. At the same meeting, Sen Jacob Javits (R, N. Y.) called on the housing industry to support non-discrimination. "As a senator I will tell you quite calmly that no single element hurts our foreign policy more than that vestiges of segregation still exist.

"Now I am a practical man," said Javits, "and I realize that many homebuilders feel that a policy of non-discrimination will hurt their business. Some of them fear that some housing will not be built or that some of the housing that is built will not be sold. But this argument presupposes that discriminating houses will compete with houses in a non-discrimination area." A nationwide federal order would remove this opportunity, he argued.

- "That could wreck us. And it could wreck FHA," outgoing executive vice president H. R. (Cotton) Northup (*see p 75*) told the Natl Retail Lumber Dealers Association meeting in Chicago. "Open occupancy is like sin—it's hard to oppose. But open occupancy will ruin neighborhoods and it will ruin the housing industry as we know it." Behind Northup's blunt words was a hidden meaning: NRLDA has never taken a policy stand on bias.

- The Natl Association of Housing & Redevelopment Officials took an innocuous but first-ever stand for equal opportunity in housing at its Washington meeting. But behind-the-scenes word-weighing prevented any floor fight (*see p 63*).

- The Natl Housing Conference, militant lobbyist for public housing, was nearly split by the race issue. Its directors adopted a resolution urging that any federal action on race be as broad as possible.

The NHC fight suggests how bitterly Southern housers will fight any Presidential order.

Here's why: as soon as the resolution passed, Southern members threatened to bolt the organization. The secession move gained when word of the action spread through NAHRO, whose Washington meeting overlapped NHC. (The two are separate groups but many persons hold membership in both.)

Such a move could have killed NHC, because it relies heavily upon housing authorities for members—and two-thirds of all US housing authorities are in three states—Alabama, Georgia, Texas.

Key man in the Southern action was Executive Director Walter B. Mills Jr of the Gadsden, Ala., Housing Authority. A past president of NAHRO, Mills is also a power in NHC, and now serves as finance committee chairman. He is a close friend of both Sen John J. Sparkman (D, Ala.) and Rep Albert B. Rains (D, Ala).

"I would be forced to disassociate myself from the organization if the resolution stands," says Mills. "Southerners in good conscience may not support it, too." When Mills asked NAHRO's Southeastern Regional Council for $1,500 to buy the NHC's propaganda-laden *Housing Yearbook* for distribution to schools and libraries, he was turned down. The official reason was lack of money.

But as Mills pondered resigning, NHC President Nathaniel Keith of Washington said he received a number of letters from directors who "asked reconsideration because the resolution was not on the agenda." The touchy resolution will be brought up again at NHC's December meeting in New York.

In the heat of the scrap, Southerners opened their minds to what may happen when and if a presidential bias order is passed.

Mills predicted Southern housing agencies

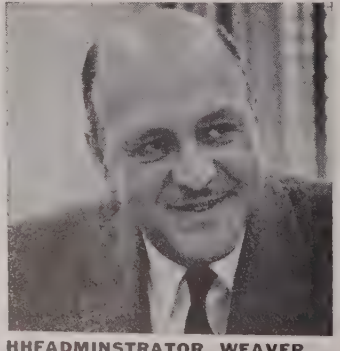
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Can glut of cheap homes end bias?

Yes, implies HHFAdministrator Weaver in a remarkably frank talk before the Greater New York Chapter of the American Jewish Committee last month.

Weaver downgrades the importance of civil rights laws and any Presidential order. New York City still has segregation, he notes despite its four-year-old anti-bias ordinance. "Segregation and integration are not the result of laws and executive orders alone," he says. "They are created also and in large measure by the way people behave. The complete integration of housing is something that I doubt I will ever see."

Yale Joel



HHFADMINSTRATOR WEAVER
"Renewal will help Negroes escape"

But Weaver says the Kennedy Administration hopes an "adequate supply" of homes for low and moderate income families will end race barriers. He intimates that an "adequate supply" is really a surplus or glut.

"We cannot achieve freedom of choice in housing until we have an adequate supply of housing," explains Weaver. He notes that anti-Semitism in New York luxury apartments is receding only because the boom in luxury housing is forcing vacancy rates up.

"These pressures [of the market] have not been sufficient to bring a similar adjustment in the supply of good housing for persons of low and moderate income. And it is toward this type of housing that those (70% nonwhite) who are being liberated from the slums are pressing."

Urban renewal will stall unless Negroes get more and better housing, says Weaver.

"The suburban building boom of the 1950's helped the Jews to escape to the suburbs," says Weaver. "It will be the urban renewal of the 1960s that will help Negroes to escape from their ghetto."

But he adds: "The only way urban renewal can continue is by assuring those who are affected by it, either through relocation or rehabilitation, a better place to live. If it is to continue, therefore, it must be accompanied by greater freedom of choice for Negroes in housing."

Should some whites then worry because they think Negroes have a burning desire to live next door to them. "Nonsense," says Weaver. "Negroes have no more desire to live next door to whites than most whites have to live next door to Negroes. Why does he make such a move?

"He does so because he wants to go where the good housing is, just as he would go to the store with the best merchandise—regardless of who the other customers are. He is willing to pay for good housing both in cash and in potential conflict."

HOUSING MARKET:

Suede shoe gyps pose growing threat to legitimate fallout shelter market

Are you ready for survival? Newspaper advertisements keyed to this arresting theme—luridly illustrated with mushroom-shaped clouds, burning houses, a Russian hammer and sickle and a bear holding up a bloody paw—offer the despairing reader the answer. Be ready with a fallout shelter. "Only $1,800."

In Charlotte, N.C. a tearful housewife called Civil Defense headquarters to report that she had a visit from a salesman who told her he was a member of the "Civil Defense Bureau." Was it true, she asked, that she was required to have a home fallout shelter under civil defense laws?

Across the US signs multiply that merchants of panic, high-pressure fast-buck salesmen and pure bunko artists are staging a mass invasion of the potentially lucrative fallout shelter market. In Denver alone, at least a half a dozen shelter companies have sprung up, staffed by hucksters with a long record of troubles with the Better Business Bureau over home improvement shenanigans, reports BBB Director W. Dan Bell.

Civil Defense officials, Better Business Bureaus, and reputable shelter manufacturers and builders are alarmed at the scope of this invasion. "Reports of shelter gyps are coming in from every state in the union," says Interim President Frank Norton of the National Shelter Association, newly formed trade organization for the embryo industry. "I can't imagine any field more vulnerable than this for selling through fear and panic."

Inadequate, even dangerous, shelters are being pawned off on homeowners.

In Kansas City, a fly-by-night company is peddling a shelter consisting solely of a ½" steel tube buried in the back yard. Advertised as protection for six, the shelter is so small no one could stand inside it, and there are no provisions for air or sanitation. "The company just digs a hole, drops it in the ground and says, 'There it is,'" says a BBB official.

Two New Hampshire men went into the shelter business, built a model to house eight people. In a test, the builders went in to stay five days, staggered out 19 hours later, almost suffocated.

"Many shelters are simply basement coffins," contends Shelter Promoter Sumner Hersey of Boston. "Anybody who can handle a trowel has become a bomb expert."

Snaps a Los Angeles shelter manufacturer: "Living in some of the things foisted on people would be worse than the Black Hole of Calcutta."

Swindlers take advantage of the widespread confusion over what a shelter should be, how much it should cost.

The market is flooded with a bewildering assortment of shelters in all styles, sizes, prices. As an added selling point, some shelter salesmen offer their product as being blastproof as well as falloutproof. At best, this assertion is unproven, at worst, it's a baldfaced lie. Says Norton: "A fallout shelter is an entirely different installation than a blast shelter."

A potential buyer, unable to figure out what he should do, is at the mercy of the shelter seller. The buyer won't get much help from government officials who are pushing the shelter program. They're at sixes, and sevens too.

The Office of Civil Defense has issued a guide (MP-15) for family fallout shelters, outlining minimum requirements for structures ranging in price from $150 to $1,500 (1959 prices). OCD has accepted as suitable materials steel, poured concrete, clay masonry and wood. It has also listed as meeting its requirements shelters put out by 350 different companies (OCD does not "approve" a particular shelter, it only lists it as acceptable. But to shelter pitchmen, advertising their wares as "government approved" comes as naturally as breathing.)

There is no sure way to guarantee that a shelter design meeting OCD's minimum specifications will actually measure up when the builder puts it in the buyer's basement or backyard. Moreover, OCD is having uneasy thoughts about designs it has okayed and is re-examining all of the structures on its accepted list.

Nor is there agreement that a shelter meeting OCD requirements really will be adequate protection. Two influential magazines, *The New Yorker* and the *Saturday Review* have banned all fallout shelter advertising until better standards of performance are available.

The OCD designs are aimed at saving the homeowner from the effects of radiation, but officials in FHA, which is now insuring shelters *(see box)*, feel that some additional protection against blast and collapse of a house on a shelter is desirable. FHA currently says it will accept as insurable risks shelters built according to OCD specs, plus some requirements of its own, but FHA is also in the process of formulating new and stiffer requirements.

FHA calls the potential market for fallout shelters huge. But a surprising number of reputable builders are staying clear of the field for the moment. They acknowledge that people will want shelters but they have no present plans to build them. Says a midwestern builder: "It just isn't for me." Others

continued on p 46

Walter Daran



FALLOUT SHELTER SALES loom large enough for costly display space. In a bid to tap the big potential market, Shelters for Living Inc (a division of Frank Mascali & Sons, New York general contractors) has leased space in Grand Central Terminal's lower level for a year, figures on an exposure of 4 million passersby a month. The company offers four basic home models priced from $695 up to expensive custom installations.

FHA goes all the way to boost shelter building

Builders can now include fallout shelters in built-for-sale houses and get credit for them in FHA valuations—perhaps as much as 10% of the sale price. FHA has just revised its underwriting rules to make this possible. The new policy applies to Secs. 203b and Sec. 221.

FHA also has liberalized its Title I shelter program by easing its ban on dealer-originated loans. Previously, FHA confined Title I loans for shelters to applications directly by the borrower. Now, it won't. But to protect shelter buyers from suede shoe operators, FHA will require Title I shelter lenders to set prior approval of the shelter plan from the local FHA office. This is the first time FHA offices have been required to check work done under Title I. There is no processing fee, and FHA hopes to give one-day service on applications.

FHA is working out new, tighter standards for shelters it will insure. However, it has laid out these interim guidelines:

- **Shelter designs** in the Office of Civil Defense booklet "The Family Fallout Shelter" (MP-15) are acceptable for radiation protection. Other construction features, including ventilation, durability, structural soundness, drainage etc must be approved by FHA field offices.
- **All other shelter designs,** whether or not approved previously by OCD, must be submitted to the assistant commissioner for technical standards in Washington. Once Washington approves a design, it can be accepted thereafter by the field offices without further headquarters review.

Minimum property standards for one and two living units apply to shelters, except for:

- **Room sizes.** Shelters must provide at least 25 sq ft of usable floor area for each dwelling bedroom but not less than 50 sq ft.
- **Ceiling heights.** MPS rules don't apply.
- **Natural light and ventilation.** Instead, shelters must have a hand-operated blower ventilation system providing at least 6 cfm for each bedroom. Basement shelters with open, baffled entrance without a door don't require a blower if the entrance is supplemented with ventilation openings to the basement of at least 20 sq in. per bedroom.

Shelters must conform to MP-15 recommendations for electrical facilities, entrance shielding, radio antenna, etc.

say they are keeping an eye on the situation and may sooner or later offer shelters as optional features in their new houses. Some already are (NEWS, Nov).

Some steps are being taken to crack down on fraudulent shelter operators.

Government officials and legitimate shelter builders fear that panic merchandising and suede shoe tactics will undermine public confidence in shelters. Here's what has been done so far to clamp down on shelter wheeler-dealers:

- *The Federal Trade Commission is monitoring shelter advertising for false and misleading claims.* FTC is also formulating advertising guides.
- *Two investigations of shelter frauds have sprung up in New York State*—one by Attorney General Louis J. Lefkowitz, the other by a committee of the New York Bar. Lefkowitz has asked for an injunction against a Long Island company, Fall-Out Shelters Inc, for fraudulent operations. The company is trying to make a "quick killing," charges Lefkowitz.
- *The Denver BBB and 18 shelter companies have framed a fair practices code for the new industry.* The code prohibits scare ads, requires accurate price details, statements of company ownership and financial responsibility, a written warranty with each shelter.
- *The National Shelter Association, will fight gyp practices, held local officials set up codes and standards.* President Norton estimated the trade group will have 500 members soon.

HMA CONVENTION:

Prefabbing at a crossroads?

Volume is 10% ahead of 1960 but architects urge innovation, stress on home's surroundings

Prefabbers have long since learned how to build a good house, but the future belongs to the house manufacturer who also learns how to create community environment that people adjust to happily.

Dean Burnham Kelly of Cornell's school of architecture has just given this advice to the Home Manufacturers Association. His credentials for doing so are impressive, for Kelly is the nation's No. 1 academic expert on prefabrication.

"A happy, well adjusted family moving up in the economic scale will find a house pretty satisfactory even if you and I know it's a mess," says Kelly. "A family that is unhappy will pick flaws in a house while a happy family will overlook many things—even leaks in the roof."

These surprising conclusions arise from research among MIT veterans living in a subdivision where a third of the homes had leaky roofs, Kelly says. "The important questions of design are *not* in materials or processes but in the relationship between the house you manufacture and the whole community in which the family will live. The future is only available to the manufacturer who relates them."

Kelly and other experts at HMA's 18th annual fall meeting last month in New York's gaudy new Summit Hotel offered these suggestions to cope with today's stiffening competition and tomorrow's housing needs:

Prefabbers might well try some of the ideas used by trailer makers.

Mobile home makers have succeeded by producing chattels, not real estate, says Kelly. Thus they skirt many restrictions pinching home manufacturers—eg building codes, costly on-side labor for wiring and utilities, costly real estate transfer methods.

"Now they show signs of sneaking out of that camp and into yours," he says. Items:

- 12′ wide trailers can be coupled together to form sizeable mobile homes.
- Textures and colors of conventional homes are being used on on the exteriors.
- Peaked roofs are appearing.
- Imitation foundations can now be wrapped around a parked trailer.
- Porches and steps are available.

But the people who rent trailers in mobile home parks have no real vote in the kind of community facilities they get, says Kelly. The park operator decides whether they will enjoy swimming pools or such facilities on whether they will be profitable. This sets a middle ground between the backyard swimming pool and the large club-types of recreation.

H&H staff



ARCHITECT KELLY
Don't overlook the intangibles

Is this bad? In this intermediate organization, says Kelly, "nobody pretends its a civic responsibility—it's done for a profit and the service to the people is pretty good. The thing that's interesting is why the home manufacturer can't play with these same notions—and I don't know why not."

Manufacturers should have courage to seek public acceptance of the intangibles of good design.

Kelly bemoans the fact that housing is so much oriented to tangibles. The cost of a given material or design can be measured easily and decisions made from the result.

Yet one city "violates all the principles of land planning" successfully because of its intangibles. Streets are laid out in two chaotic, colliding grids that bear no relation to hills and valleys, industry is scattered all over, the civic center is not in the center at all, and housing is "largely the worst kind of five-story wooden walkups.

The city is San Francisco, where, says Kelly, everything is Q.E.D. if, after climbing four flights of stairs, you can have a martini sitting in the living room overlooking San Francisco Bay.

"It is this kind of thing which makes housing profitable." Yet the home manufacturers' most difficult problem is learning "what kinds of intangibles you can get by putting these things together in a different way—and perhaps spending a little more to have something worthwhile."

Conversely, "The worst thing that could happen would be for your industry to provide a kind of Campbell's Soup architecture—where the houses are the same, the roads are the same, the signs are the same telling you to turn into a shopping center that's the same. I hope you have the sense to try designs that are different."

Prefabbers must innovate with new production methods to meet new competition.

So Architectural Editor John Brenneman of the *Ladies Home Journal* sizes up the crossroads confronting the manufacturers. New companies, like Lockheed, Rohr Aircraft, and Alside Corp are tooling up to produce houses. Rohr and Alside, Brenneman notes, "will alone have sufficient productive capacity nearly equal to the 1960 production of the entire existing manufactured house industry."

Prefabbers should be tooling up now to met these newcomers. Yet manufacturers are merely using more efficient refinements of conventional building methods.

"Change and automation are pitching two balls to the industry at the same time," he warns. "All this could leave home manufacturers as the people caught in the middle. Manufacturers can either meet these two or let history pass them by."

Slow FHA processing bothers many prefabbers.

"We have gotten the construction cycle down to one day, but the financing cycle seems to get longer," complained one.

Deputy Commissioner James Cash of FHA nodded agreement. He asked prefabbers to send him details of slow processing so he can track down delays.

"We don't have the money we need to get the work out," he explained. Even though FHA pays all its costs from fees, Congress won't allow the agency to spend all it earns.

"We in 1961 are unwitting victims of a system that's been building up over the past 25 years," he explained. "We find ourselves at the mercy of the Bureau of the Budget—to put the monkey where it belongs." The Bureau recommends a budget to Congress based on elaborate studies of work output. But FHA's many new programs can't be measured on these old rules. Result: FHA's budget is too small.

Competition from lumber dealers is worrying prefabbers too.

There was no formal talk about this but the informal concern filled the corridors. "The new giants aren't worrying us," confided President James L. Pease Jr, treasurer of Pease Woodwork. "The lumber dealer is the guy. He builds wall panels and trusses and sells a package for $1,600 that we sell for $2,000. They say it's the same package but it's not. You have to look at it closely. The builders can't understand this and they all want us to meet this price. But we know our real costs and it can't be done."

MORTGAGE MONEY:

Discounts shrink slightly as supply of money outruns loans for sale

What we said tentatively last month is now a definite trend: FHA and VA discounts *are* shrinking. They declined from ½ point to a full point in many cities during the 30 days ended the first week in November. President Bob Morgan of Boston's 5¢ Savings Bank, one of the nation's biggest mortgage buyers because he also heads the Massachusetts Purchasing Group, calls discounts the same but adds "more deals are on the low discount side of the price range" (94½-95½ for FHA and VA 5¼s). That's almost the same thing.

House Home exclusive

But the dip in yields looks temporary—perhaps for the rest of this year. The expert concensus is for rising money rates throughout the economy—mortgages included—after the end of the first quarter of 1962. One straw in the wind is New York State's surprise approval of a boost in the basic interest ceiling on mutual savings bank deposits from 3½ to 3¾%, effective Jan. 1. At the same time, the state removed entirely the ¼%-extra-interest limit applicable to money on deposit more than two years. This means New York mutuals are free to pay any rate they feel prudent on truly long-term deposits, which make up most of their money. So chances are they will have more money next year, but will demand higher yields. And New York mutuals historically are the No. 1 influence on national-market discounts.

There are at least five good reasons why discounts have dropped.

1. Investors aren't getting the loan offers they expected. Almost to a man, HOUSE & HOME's panel of mortgage quotations correspondents chorus: "Yes, there's more money around than mortgages."

2. Federal National Mortgage Association is buying a record-smashing volume of FHAs and VAs at prices about 2 points higher than private investors will pay. Mortgage men are more and more bitter over this. "Many originators will sacrifice a certain amount to steer loans to private lenders," notes Mortgage Broker Max Pringle of New York, "but they can't sacrifice 2 or 3 points."

3. Most banks and life insurance companies figured yields would rise (and discounts increase) more than they have this fall. For a time, they postponed buying in hope of a fatter return. Now they have money and some of them are shoveling it out—notably two of the very biggest insurance companies.

4. The hoped-for spurt in house sales (and starts) has not materialized.

5. Yields of new corporate bond issues—always a major competitor for money that might go into mortgages—fell 0.2 to 0.3% during October. This has stepped up mortgage buying by pension funds, for one.

For most of 1961, mortgage market behavior adds up to a dreary deadlock between the Kennedy Administration and private lenders.

The Administration, dedicated to lowering the cost of home mortgage borrowing, has twice cut FHA's interest ceiling. Private lenders went along with the first cut, from 5¾% to 5½% in February. But they balked at the second cut, from 5½ to 5¼%, in mid-May. A new phenomenon developed: many a life insurance company shied away from FHA loans entirely. Says just-retired MBA President Bob Tharpe: "Only three or four of the 17 life companies we deal with are actively buying FHAs now. A year ago, almost all of them were. This switch developed entirely after the second rate cut. Then with passage of the 1961 Housing Act, they threw up their hands."

Instead of seeking FHAs, life companies are pushing for income-property loans or conventional home loans. In Denver, reports Mortgage Banker C. A. Bacon, the combination of Fanny May prices plus S&L competition for home loans has produced the unique situation of a 5¾% rate for home loans vs 6% for income property. Says Mortgage Broker Tom Coogan: "Most commercial banks have money available for all types of loans except VA and FHA mortgages." Adds Mortgage Broker Hunter Copeland of New York: "Every bank wants a 5½% yield on a 12-year basis. That means 96 with servicing at ¼ for four years and at ⅜% thereafter." So the business goes to FNMA.

Indications are the deadlock will continue. "We still feel the mortgage market can live with a 5¼% rate," says HHFAdministrator Bob Weaver.

MORTGAGE BRIEFS

Loan delinquencies rising

In the third quarter of this year, mortgages with one or more installments overdue reached 3.02% of 2.6 million loans—highest rate since the Mortgage Bankers Association began regular delinquency surveys in 1953.

The previous high was 2.81% in the last quarter of 1960. The lowest level in the survey was achieved in the second quarter of 1959 when the rate was 1.98%.

The highest rate of delinquencies was in VA loans (3.61%), the lowest in conventionals (1.78%). The FHA rate moved up to 3.08%, the first time FHA has exceeded the overall average.

New England had the highest rate, 4.29%, the Pacific Northwest the lowest, 1.76%.

Maryland seizes two S&Ls

The seizures are the first under the state's new law putting controls on hitherto unfettered state-chartered savings & loan associations.

The two associations, Family S&L (deposits: $8 million) and Military Service S&L (deposits: $3 million), have been put in receivership on the grounds of insolvency by Montgomery County Circuit Court. The associations have a total of some 15,000 depositors, and neither is federally insured, say state officals.

Family's President John G. Persian has also been arrested on larceny charges. After his association was placed in receivership, Persian was nabbed carrying $32,000 which he picked up from four of Family's ten branch offices. Persian said he was going to turn the money over to the receiver.

The receivers are now untangling the books of the associations to see what can be salvaged for the depositors Both associations have been making large loans to companies headed by their own officers, say Maryland officials. Many of the loans were unsecured, others far exceeded the values of properties put up as collateral. President of Military Service is Murray Michael.

Investment company seized

In the first action under California's new laws regulating realty investment activities, the state has taken over the Curran Co, Sacramento.

The assets of the company, a real estate investment concern, and two affiliates, Curran Insurance Agency and Capital Gains Investment Co, were seized on the grounds their business was being conducted in a manner hazardous to the public.

Deputy Corporations Commissioner Marshall S. Mayer was appointed conservator. The companies took in more than $3 million in the last five years from the public for investing in real estate and trust deeds, according to Preston Silbaugh, director of the State Board of Investment.

More flexible repair loans

Up to now, new long-term FHA home modernization loans under Sec 203k and Sec 220h had to be for terms of 5, 10, 15, or 20 years. Now, FHA has loosened up the amortization options. Loans may be written for 3, 5, 7, 10, 12, 15, 17, or 20 years.

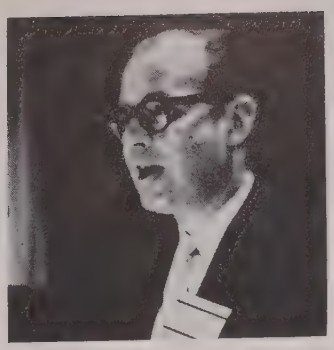
Significance: some borrowers can barely pass the credit rating for a major fixup job with, say, a 15 year loan. But few lenders will make the new loans (up to $10,000) for this long. The new schedule offers more ways for lenders and borrowers to come to terms.

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Photos: H&H staff



ATTACK on welfare housing via FHA came from NAREB President O. G. Powell, who called program for rentals at 3⅛% interest "a new form of public housing for the middle class."



DEFENSE of program came from FHA Commissioner Hardy, who said only alternative is direct lending. Applications already are five times available FNMA funds for loans.



FANNY MAY President J. Stanley Baughman reported FNMA secondary market buying "is lower than we expected" even though it is now at an all-time peak of 2,700 loans a week.



HIGHER TAXES for S&Ls and mutual savings banks would force mutual banks to curtail out-of-state lending, warned Samuel W. Hawley, president of Natl Association of MSBs.

Mortgage men fight to save FHA, cheer attack on it

A stemwinding attack on the Kennedy Administration's housing policies brought the convention's longest ovation.

Cried President O. G. (Bill) Powell of the Natl Association of Real Estate Boards: "The issues in 1961 split the real estate industry wide open. By the time the gavel came down on the Congressional session, savings & loan people were not talking to the bankers, and the realtors were muttering the direst of prophecies over the home builders and the S&L associations."

Powell appealed for private trade groups to get together to fight to protect what is still private in housing. "Too often have we [realtors] stood alone—the single organization with the courage, if not the folly, to protest each new manifestation of centralism and socialism in the housing business," he said. "Let government continue to amass great holdings of real estate, let government expand its bureaucratic control over lending, building, renting, and demolishing and there will be no place left for the entrepreneur, for the agent, for the private practitioner in realty.

"What is the government going to do to the housing business in 1962? The answer is . . . painfully obvious: more of the same. More public housing. More subsidies. More cheap money. More tax exemption. And probably more corruption of FHA and Fanny May and other agencies of proven value to the real estate trade. We might start by seeking to put the FHA back into the business of underwriting insurance on mortgages for a private market—and banish forever their programs to put FHA into the welfare business." All this, cried Powell, adds up to a "menace to the freedom of the country."

"We are in the midst of a do-or-die struggle to keep FHA competitive in the home financing business."

Mortgage Banker Lon Worth Crow Jr was speaking for the whole mortgage banking fraternity. For FHA loans are the backbone of the mortgage banking business today. And mortgage bankers service more than half of FHA's outstanding loans.

But mortgage men are deeply troubled over the course FHA has taken in recent years. Never was this clearer than at the 48th annual convention of the Mortgage Bankers' Association last month among the subtropic palms of Miami Beach. Mortgage men decry the "political control" (as MBA President Bob Tharpe called it in opening the sessions) that leads FHA further and further into social welfare housing programs—and loans of questionable economic soundness. Even more, as Crow noted in his convention windup address, they are upset by:

1. High discounts that result from unreal interest ceilings imposed by the Kennedy Administration.

2. Processing so torpid that quick-moving S&Ls are stealing more and more business.

3. Fantastic and costly delays of up to a year in issuing debentures after foreclosures.

"FHA home loans," Crow noted, "no longer enjoy a monopoly" on low down payments and long maturity. "FHA can no longer tell the industry: 'Accept our requirements or go elsewhere,' believing the industry has no where else to go." S&Ls in many areas are taking advantage of their new power (NEWS, Sept) to make 90% conventional loans for 30 years. With S&L appraisals running generally higher than FHA appraisals, a 90% S&L conventional is often competitive with a 97% FHA loan.

FHA and MBA are getting together to tackle the parts of their problem they can solve.

As Crow tactfully put it, FHA Commissioner Neal J. Hardy "has limited jurisdiction" over FHA's interest ceiling. (In fact, it is usually controlled by a committee of HHFA, Treasury, and White House advisers, with FHA sitting in.)

But Hardy himself came out publicly for what Crow calls a "major renovation" of FHA processing. Aim: speed it up to meet the S&Ls competition. At Hardy's request, MBA quickly named a committee to work with FHA's staff on "simplification and streamlining of our forms and procedures."

Part of the blame for processing delay is FHA's, Hardy admitted, but some of it belongs to mortgage bankers.

Hardy revealed the results of an FHA survey of 1,500 loans in 10 field offices scattered across the nation. "Let me emphasize," he noted, "that we looked squarely to the case binders and the calendar dates therein." Items:

- It averages 7.7 days from the time a builder asks a lender for an FHA commitment for the lender to get his paperwork to FHA.
- Then it takes FHA 28.7 days to issue a commitment—"too much time," says the commissioner.
- It averages 40 days more from the time the buyer puts his money down to the date the lender completes the FHA forms and submits the supplementary application to FHA. (The range is 10.8 to 59 days.) "This is delay for which FHA is *not* responsible," Hardy notes.
- It takes FHA an average of 19.1 days to evaluate the credit risk of would-be home buyers. "Now it's our turn to be embarrassed," says Hardy. "We turn down an extremely low percentage . . . an indication we may very well be able to delegate some responsibility without any undermining of sound practices."
- After FHA signs off, it takes an average of another 49.6 days to final closing—"someone else's turn for embarrassment."
- Total elapsed time: 103.3 days from sale date to closing. "FHA consumes in its offices about one fifth of it."
- FHA is indeed taking too long to process applications for subdivision approval (some mortgage men say it is often six months). Hardy revealed he has asked Assistant Commissioner Dick Canavan to suggest ways to speed things up.

Art Mayer



NEW OFFICERS: Outgoing MBA President Bob Tharpe (l) congratulates his successor, Carton Stallard (2d from right) and other new MBA officers (l to r) Dale M. Thompson, first vice president; George H. Dovenmuehle, re-elected treasurer; Carey Winston, second vice president.

Big changes ahead for the mortgage business?

"Mortgage banking has passed from the rapid growth stage to the shakeout stage. . . . There will almost certainly be a weeding out of the less efficient servicers. Smaller companies may be hard pressed to keep up with the efficiencies of operation inherent in large-scale enterprise. The trend toward increased size through merger and internal growth is likely to continue, and branch mortgage banking on a broad geographic scale may become more common. . . . There is no better evidence of the success and profitability of mortgage banking than the competition your industry has attracted."—Economist Saul Klaman of the Natl Association of Mutual Savings Banks.

Even as Dr Klaman spoke those words to a panel at the Mortgage Bankers' Association's Miami Beach convention, some of his prophecies were starting to come true. Items:

1. Savings and loans are starting to invade the mortgage business.

Les Allen sold his State Mortgage Corp of San Francisco and Los Angeles (servicing: $160 million) to the giant San Diego Imperial Corp, a major S&L holding company. Allen became a director of Imperial. Lowell Duggan sold his Duggan Investment Co of Alameda (servicing: $16 million) to others and joined California Financial Corp, San Francisco-based S&L holding company (assets: $101 million).

Some mortgage men report the S&Ls are "gloating" over their acquisitions. Translated, this means S&Ls figure they are getting into shape to give mortgage men even stiffer competition for originating residential mortgages.

2. Title insurers are eyeing mortgage companies as a new source of their profitable main business.

William Breliant's Security Title Insurance Co, Los Angeles-based concern that has been fighting for five years to overtake giant Title Insurance & Trust Co, biggest in California, is about to buy up McMillan Mortgage Co (servicing: $310 million) for a reported $5 million in stock. McMillan would remain a separate entity, with Tom McMillan himself still running it. Key point for McMillan is that the deal—still subject to approval by the state insurance commission when this was written—would liquify his investment. But McMillan adds: "It also gives us a broader base, more capital for expansion. We can do things we couldn't handle before. This is what all the big companies are doing."

(In another kind of merger, California Financial Corp also acquired Marin Title Guaranty Corp, dominant title concern in Marin County, in an all-cash deal.)

3. Mergers are beginning to mold bigger combines with more management depth and much more capital.

Colwell Co of Los Angeles, one of mortgage banking's first publicly owned concerns, completed the first phase of a proposed three-way merger (NEWS, Nov). It acquired Louis Rosenaur's Peninsula Mortgage Co of San Carlos. Rosenaur becomes a Colwell senior vice president. He will keep running Peninsula as a Colwell division.

The big advantage of such combines is that they can take fullest advantage of electronic automation to cut the costs of collecting monthly mortgage payments from home owners. Colwell servicing will be concentrated in Los Angeles.

Franklin Capital Corp of Newark, N.J. (servicing: $150 million) reached out to Pittsburgh to form a new company, Abbott-Franklin Corp, with Abbott Mortgage Co (servicing: $60 million). Abbott will continue to operate in Allegheny County while the new combine, staffed chiefly by Franklin executives, tries to tap new territory in West Virginia, eastern Ohio, and western Pennsylvania.

United Improvement & Investing Corp, publicly held diversified realty giant, set up a new mortgage subsidiary, UI&I Funding Corp. Originations are already running at $25 million a year, it says.

Should the Home Loan Bank Board's powers be curbed?

The battle lines on this touchy savings & loan industry issue hardened at the fall convention of the Natl League of Insured Savings Associations in Victoria, B.C.

Firing a major salvo for limiting sharply the authority of the Federal Home Loan Bank Board was Rep John E. Moss (D, Calif.). Moss is chairman of a special House subcommittee investigating the HLBB as a result of its seizure of the Long Beach (Calif) Federal S&L (assets: $96 million) for unsafe and unsound practices.*

Moss told the 500 League delegates that the HLBB has been guilty of "regulatory supervision by blackmail. . . . The power to seize—the drastic 'last resort' power—is the Bank Board's leverage for getting compliance with its wishes by informal means. This I do not believe was intended by Congress.

"The summary takeover of a financial institution should only be on a clear and uncontroverted showing of necessity to prevent financial failure. Mere failure to comply with informal requests and complaints of the board is not—in my opinion—sufficient for such drastic action. There appears to be a dire need for regulations governing the supervisory responsibilities and actions of the Board."

Moss complained that there are no "definitive guidelines either for the board or the industry."

He said he has heard the phrase "unsafe and unsound" many times but can't find the exact meaning spelled out anywhere. Snapped Moss: "Clearly, the kind of arrangement whereby the board has absolute and unchallengeable discretion to declare an emergency must be done away with. 'Unsafe and unsound', the way the board goes about determining these conditions, are not valid grounds for seizure."

Moss noted that his subcommittee's probe hasn't been completed, but he laid out these possibilities for the S&L men to mull:

- A code of specific regulations should be drawn up by the board for all member S&Ls.
- Sanctions for failure by an association to comply should be re-examined. Arbitrary seizure should be eliminated. Appointing a conservator should be on the grounds solely of insolvency.
- The FSLIC—"a headless corporation"—should either be granted more independence or its insurance role merged with the board's functions.
- The board should operate in a "more businesslike and more efficient" way, with complete records of decisions and actions in its minutes.
- The examining apparatus of the board should be upgraded, with better-trained and impartial examiners.
- The regional bank system—with its "top-heavy and unbalanced distribution of business"—should be revised from the present 11 district system to 12 districts.

HLBB Chairman Joseph P. McMurray took up the cudgels for the beleagured board.

After skirting around for a few minutes, he zeroed in on his main point of defense: spelling out unsafe and unsound practices too specifically could do more harm than good.

The board is reviewing the subject to see which practices can be defined "with sufficient precision to justify regulation," he said but then he warned: "Blanket prohibitions of all practices which might in some instances be unsafe and unsound can place a strait jacket on financial institutions. . . . Without flexibility and the opportunity to innovate, financial institutions would shrivel."

Pointing to the "almost complete silence of regulation on many types of commercial, industrial and consumer loans in the banking field," he said: "We must be careful in shaping a regulation that will not throttle enterprise yet restrict abuses."

McMurray counseled that "not all practices should be left to the unsafe and unsound category, nor should every possible practice be circumscribed in writing. . . . Those procedures which can be identified, defined, measured and set against a clear set of standards should be covered by regulation. Those practices having characteristics which vary from case to case, or which can be judged only against a general set of standards, should remain in the area of unsafe and unsound practices."

The board's powers to enforce its supervisory decisions undoubtedly will be revised, said McMurray.

This will include limiting the board's authority to seize an association "ex parte and without notice," he said but added: "It is imperative that we be given an intermediate tool to correct practices in violation of law and regulations." Referring to a proposed law to authorize the board to issue cease and desist orders to suspect associations, McMurray said that part of the proposal—that the association could then test the order in court prior to an administrative hearing—was unworkable. "We cannot for very practical reasons shift supervision of this business to the courts," he pointed out. The administrative hearing should come first, he told the League delegates, with "adequate judicial review" coming after any decision resulting from the hearing.

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* The board, under former Chairman Albert J. Robertson, took over the S&L in May, 1960, when its president, Thomas A. Gregory, was trying to convert to a state-chartered institution. The HLBB contended that the S&L had failed to pay FSLIC premiums since 1947, declared dividends with insufficient earnings and refinanced loans to "seriously delinquent" builders. A conservator was appointed to replace Gregory.

ARE YOU MISSING A SALESMAN?



When a woman walks into one of your kitchens, does she see a big, empty space there? If so, you're short one of your best salesmen. But—if she sees a spanking new refrigerator—a General Electric Refrigerator—chances are she's well on her way to being sold!

A General Electric Refrigerator is *every* woman's choice, and no wonder. She knows she'll find all her favorite features—swing-out shelves, roll-out freezer—and Frost-Guard, the *best* no-frost system made. She'll find dependability—7 million General Electric refrigerators have been in use 10 years or longer. She'll find quality—the kind General Electric is famous for.

In fact, if the lady finds a General Electric Refrigerator, *you* might just find yourself with a sale! Better call your distributor now. Household Refrigerator Dept., Louisville 1, Kentucky.

By any measure...

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GENERAL ELECTRIC

New company insures S&L mortgages

American Mortgage Insurance Co., Raleigh, N.C. has moved into the field dominated up to now by Milwaukee's Mortgage Guaranty Insurance Corp.

Since opening its doors six months ago, AMI has insured 1,042 conventional home loans totaling more than $13 million in principal balance, has commitments for 208 loans totaling $2.6 million. (During its first seven months in 1957, MGIC insured $12 million in mortgages.)

"Our business has moved ahead faster than we thought it would," says AMI's President William A. Granberry. "We're encouraged."

Patterned along the lines of MGIC, first private company since the Depression to venture into mortgage insurance, AMI has done all of its business so far with North Carolina savings & loan associations. But it plans to expand. It has approval to do business in South Carolina, has an application pending in Virginia. "We'll stress the Southeast at present," says Granberry, former executive vice president of the North Carolina S&L League. (MGIC currently operates in 38 states, including North Carolina.)

AMI was born because of the trend toward higher-ratio conventional loans.

"We felt there should be more than one company in the field," says Granberry. "We felt that private mortgage guaranty is sound and has a future." AMI was set up with inital paid-in capital of $538,000, put up by some 400 shareholders, the bulk of them S&L men. (In comparison MGIC was started with $750,000). From premiums on insurance written so far, AMI has added $150,000 to its reserves. It has yet to be asked to pay a claim, says Granberry.



AMI'S GRANBERRY
Trend is to high-ratio loans

Like MGIC, AMI insures the top 20% of a conventional loan. Premiums are either a flat 2% of the amount of the mortgage or ½% of the mortgage plus ¼% annually on the declining balance.

With AMI insurance, S&Ls are making more loans at 90% of appraised value, Granberry says. Of the 184 S&Ls in North Carolina, AMI has insured loans for 97 so far. The 97 have 70% of S&L assets in the state.

AMI may go public for more capital.

The decision depends on how fast it grows. "We're watching our potential liability," says Granberry (based on 20% exposure for $13 million loans insured, this is now $2.6 million). We're building reserves from our premiums. If we grow slowly, then we will keep our liabilities in line with reserves. But if we develop the business we think we will, we will need more capital, of course. Going public will be inevitable. But we have no plans for a public offering of securities yet."

Other AMI officers are Chairman Frederick Willetts Sr, president of Co-operative S&L of Wilmington; and Vice Presidents Henry V. Cunningham, former Prudential Insurance Co mortgage executive at Charlotte, and Harry W. Lewis Jr, former territory field manager for Security Life & Trust Co.

Mortgage men say the new private insurance is letting S&Ls give them stiffer competition than ever for home financing. Some criticize it as a gimmick close to self-dealing —on the ground that the same S&Ls who own AMI are its customers.

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MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee who retains servicing.) As reported to HOUSE & HOME *the week ending Nov. 3, 1961*

FHA 5¼s (Sec 203) (b)

FNMA Scdry Mkt[xy]	New Construction Only: Minimum Down* 30 year Immed	Minimum Down* 30 year Fut	10% or more down 20-25 year Immed	10% or more down 20-25 year Fut	Existing: Min Down 25 year Immed	City
96½	95½-96	95½-96	96-96½	a	95-95½	Atlanta
97½	par-101	par-101	par-101	par-101	par-101	Boston local
—	94½-95½	95-95½[b]	a	a	95[b]	out-of-st.
96½	96-97	95½-97	96½-97½	96½-97½	96-97	Chicago
96½	96-97	96[b]	97½-98	97½	97-98	Cleveland
96	95½-97	95½-97	95½-97	95½-97	95½-97	Denver
96	95½-96	95½	96-96½	96	95½-96½	Detroit
96	95½	95-95½	96	96	95½-96	Honolulu
96½	96	95¾	96¼-96½	96-96¼	95¾	Houston
96	96	95	a	a	97[b]	Los Angeles
96½	94½-95½	94½-95½	96-97[b]	a	94½-95[f]	Miami
97	97-97½	96½	98	97	97½	Newark
97½	96-97	96-97	96-97	96-97	96-97	New York
96	95-96	94½-95½	[b]95½-96	a	95-96	Okla. City
97	98	98[b]	98	98[b]	98	Philadelphia
96	95½-96[e]	95-95½[e]	95½-97[b]	a	95½-96[d]	San. Fran.
96½	94½-97	93-97	95-97½	94-97	94-97	St. Louis
97	96½	96	96½	96	96½	Wash. D.C.

VA 5¼s

FNMA Scdry Mkt[xy]	New Construction Only: No down 30 year Immed	No down 30 year Fut	City
96½	95½-96	95½-96	Atlanta
97½	par-101	par-101	Boston local
—	94½-95½	a	out-of-st.
96½	96-97	95½-97	Chicago
96½	96-97[b]	95-96[b]	Cleveland
96	95½-97	95½-97	Denver
96	95-95½	95	Detroit
96	—	94	Honolulu
96½	96[b]	a	Houston
96	96	95	Los Angeles
96½	94½-95[b]	94½-95½	Miami
97	96½	95[b]	Newark
97½	96-97	96-97	New York
96	95-96	94½-95½	[b]5¾-6¼ Okla. City
97	97½-98	97½-98	5½-5¾ Philadelphia
96	95-95½[e]	95-95½[e]	5¾[b]-6 San. Fran.
96½	a	a	5½-6 St. Louis
97	96½	96	5¾ Wash. D.C.

Conventional Loans: Comm. banks, Insurance Cos.	Savings banks, S & Ls	Construction Loans*: Interest + fees: Banks, Ins Cos. & Mtg Cos.	Savings banks, S & Ls
5¾-6	6-6½	6-6½+2-2½	6-6½+2-2½
5¼	5¼	5¼	5¼
—	—	—	—
5½-6	5½-6	5¾-6+1-2	5¾-6+1½-2½
5½-5¾	5½-6	6+1	6+1
5¾-6	6-6½	6+1½-2½	6+1½-2½
5¾-6	5¾-6	6+½	6+½
6¼-7	6¼-7	6+1½	6+1½
5½-6	5½-6	6+1	6½+1
5¾-6	6-7	6+1½	6-7+2-4
5¾[b]	5½-6	6+1	5½-6+0-½
5¾-6	5¾-6	6+1	6+1
5¾-6	5¾-6	6+0-½	6+0-½
5¾-6	6-6½	6-6½+1-2	6-6½+1-2
5½-5¾	5½-6	6+1	6+1
5¾[b]-6	6-6¾	6+1½	6.6+2-3
5½-6	5½-6½	5¾-6.6+1-2	5¾-6.6+1-2
5¾	5¾	5¾+1-1½	6+1-1½

** 3% down of first $15,000; 10% of next $5,000; 25% of balance.*

SOURCES: Atlanta, Robert Tharpe, pres, Tharpe & Brooks Inc; Boston, Robert M. Morgan, pres, Boston Five Cents Savings Bank; Chicago, Murray Wolbach Jr, vice pres, Draper & Kramer Inc; Cleveland, David O'Neill, vice pres, Jay F. Zook Inc; Denver, C. A. Bacon, vice pres, Mortgage Investment Co; Detroit, Harold Finney, exec vice pres, Citizens Mortgage Corp; Honolulu, Gordon Pattison, vice pres, Bank of Hawaii; Houston, John F. Austin Jr, pres, T. J. Bettes Co; Los Angeles, Robert E. Morgan, exec vice pres, The Colwell Co; Miami, Lon Worth Crow Jr, pres, Lon Worth Crow Co; Newark, William F. Haas, vice pres, Franklin Capital Corp; New York, John Halperin, pres, J. Halperin & Co; Oklahoma City, B. B. Bass, pres, American Mortgage & Investment Co; Philadelphia, Maurice F. Townsend, mortgage officer, vice pres, First Pennsylvania Banking & Trust Co; St. Louis, Sidney L. Aubrey, vice pres, Mercantile Mortgage Co; San Francisco, Raymond H. Lapin, pres, Bankers Mortgage Co of Calif; Washington, D. C., Hector Hollister, exec vice pres, Frederick W. Berens Inc.

- Immediate covers loans for delivery up to 3 months; future covers loans for delivery in 3 to 12 months.
- Quotations refer to prices in metropolitan areas; discounts may run slightly higher in surrounding towns or rural zones.
- Quotations refer to houses of typical average local quality with respect to design, location, and construction.

Footnotes: a—no activity. b—limited activity. c—with servicing concession equal to 1 point. d—for FNMA eligibles: ½-1 point less for eligibles. e—one company buying at 96½ with servicing concession. f—mostly 30-year loans. x—FNMA pays ½ point more for loans with 10% down or more. y—FNMA net price after ½ point purchase and marketing fee, plus 1% stock purchase figured at sale for 50¢ on the $1. z—on houses no more than 30 years old of average quality in a good neighborhood.

NEW YORK WHOLESALE MORTGAGE MARKET

FHA 5½s
Immediates: 96½-97½
Futures: 96½

FHA, VA 5¼s
Immediates: 94½-95½
Futures: 94½-95½

FHA 5¼ spot loans
(On homes of varying age and condition)
Immediates: 93-95

Prices for out-of-state loans, as reported the week ending Nov 10 by Thomas P. Coogan, president, Housing Securities Inc.

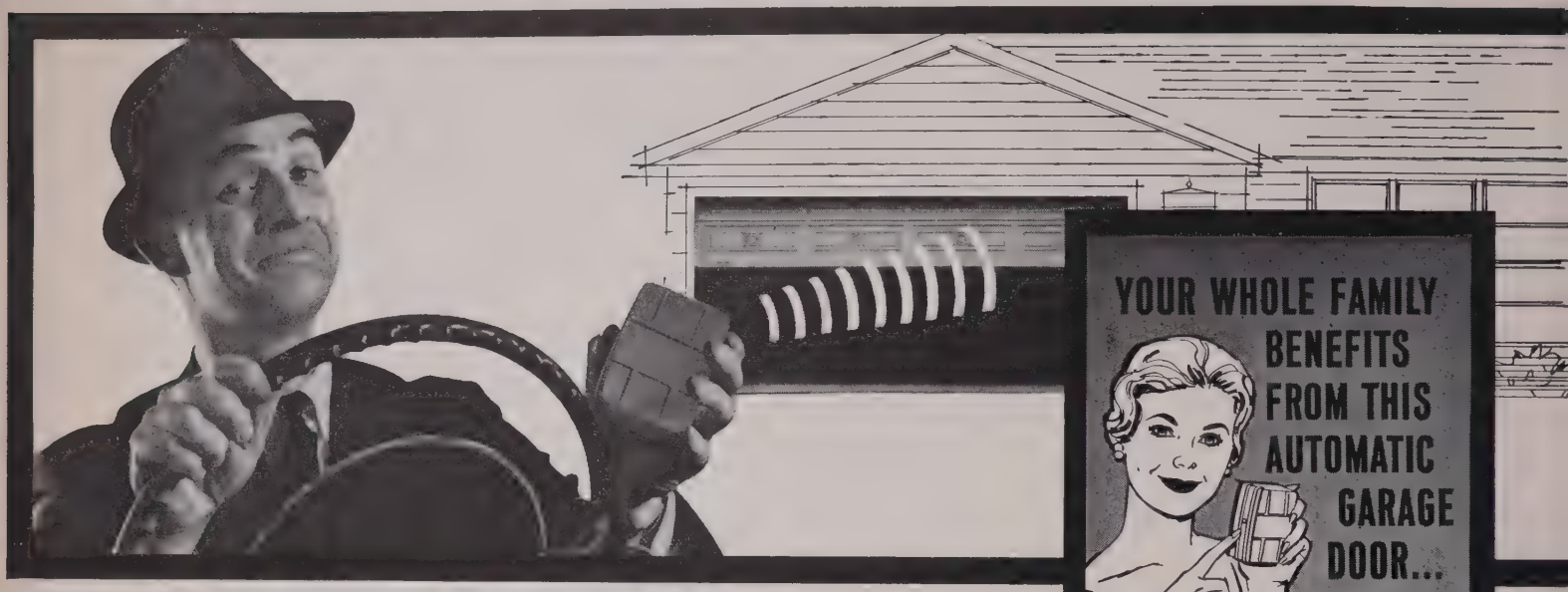
Note: prices are net to originating mortgage broker (not necessarily net to builder) and usually include concessions made by servicing agencies.

FNMA STOCK

	Oct 11	Nov 2	Month's low	Month's high
Bid	74	75½	74	77½
Asked	76	77½	76	79½

Quotations supplied by C. F. Childs & Co.

3 DRAMATIC IDEAS TO HELP YOU



1 Push-Button Garage Doors Help YOU Excite Prospects

Now YOU can sell your prospects electronic-age convenience, status, fun they can't resist!

YOU will sell them faster with the ULTRONIC Automatic Garage Door Operator, new from Overhead Door Corporation.

YOUR CUSTOMER stays right in the car . . . safe from prowlers, dry and comfortable in the ugliest weather. He touches a button on the compact ULTRONIC radio transmitter. Presto! Garage doors open or close—electronically. Makes manual door operation absolutely old-fashioned!

YOUR CUSTOMERS will like the gadgetry, the status symbol of ULTRONIC. And what a profitable selling feature for *your now truly modern* model homes!

ONE OF YOUR BETTER SALESMEN now can be this ULTRONIC Operator, installed in one of YOUR model homes—a deal so attractive YOU can't afford to turn it down!

YOUR NEARBY "OVERHEAD DOOR" DISTRIBUTOR will give you details—and free promotion materials, such as the colorful wall poster shown at right. He's listed in the white pages under "OVERHEAD DOOR." Or write us today.



2 Door Design Helps YOU Sell

SELL YOUR PROSPECTS modern design, individuality—dramatic garage door styling with personality.

Let them *see* and *select* their own personalized garage door designs from our complete line, shown on this full-color poster: raised and routed doors, modern and traditional doors, flush and special doors, standard and multi-panel doors. Doors with windows, with decorative molding added, with unbroken surfaces, with tack-ons, appliques, louvres—and tasteful color.

YOU CAN VISUALIZE endless variations with our new Design Selector, too. Large poster and full-color folder are available to help YOUR customers make up their minds. Ask YOUR "OVERHEAD DOOR" distributor.

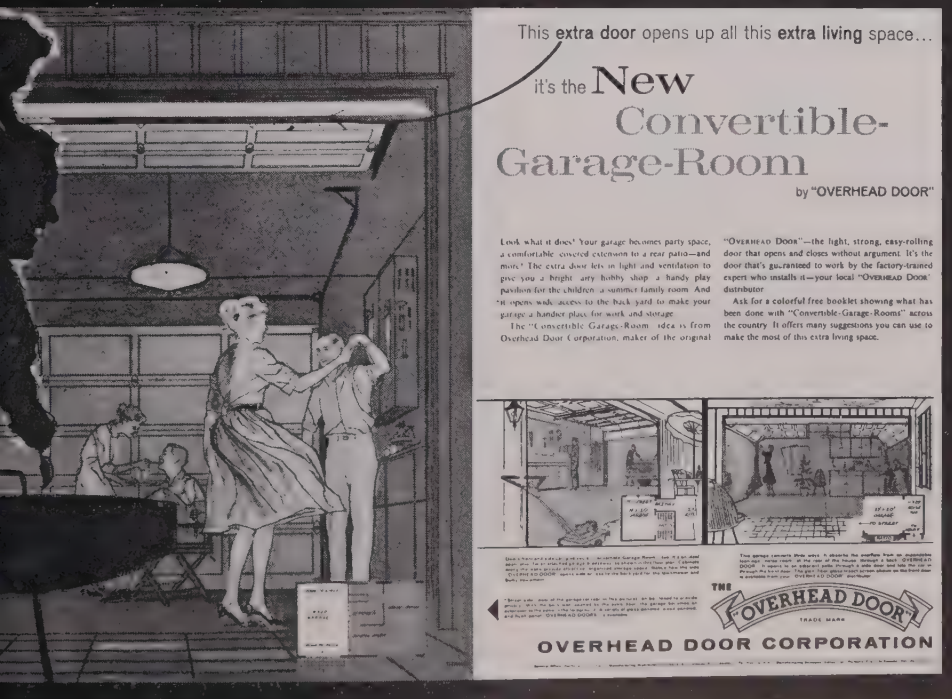
SELL MORE HOMES IN 1962

3 Dramatic Use of Livable Garage Space

YOU will build traffic with this whole new concept of space-use, that converts garage area into pastime workroom, play-room, patio extension—more useful space as well as car space.

An optional "OVERHEAD DOOR" as a "movable" backwall lets in more light and air, provides better space use. Transforms whole area. Labor and materials saved on the backwall may make up most of the extra door cost. And YOU get higher evaluation for your homes.

Put the "Convertible-Garage-Room" to work for YOU . . . selling. Exciting sales tools are free from YOUR "OVERHEAD DOOR" distributor. Or write us.



plus —

FAMOUS NAME
helps YOU sell reliability. "OVERHEAD DOOR" is the original, made only by us.

SERVICE WARRANTY
relieves YOU of any call-back. YOUR local "OVERHEAD DOOR" distributor installs every "OVERHEAD DOOR" with service warranty label.

SALES AIDS: Wall banners, handout "idea" booklets, publicity releases, and other materials are available from Overhead Door Corporation, Dept. HH-112, Hartford City, Indiana.

SEE US AT THE NAHB EXHIBIT, BOOTH 870
McCORMICK PLACE, DEC. 3-7, CHICAGO

the original upward-acting sectional door, made only by

THE "OVERHEAD DOOR" TRADE MARK

OVERHEAD DOOR CORPORATION

General Offices: Hartford City, Ind. *Manufacturing Distributors:* Dallas, Tex.; Portland, Ore.; Cortland, N.Y.; Hillside, N.J.; Lewistown, Pa.; Nashua, N. H. *In Canada:* Oakville, Ontario



Flintkote has built a better one

... and "the world will beat a path to your door!" Flintkote's continuing traffic-building program will keep on working for you in '62. This past year it lured family after family of prime prospects to model homes of Flintkote Builders. Your Flintkote man will soon be telling you about our '62 plans. More promotions designed especially for you, new products, new ideas, new design features, a color coordination service—this is the kind of exciting merchandising assistance you'd expect to come from Flintkote, America's broadest line of building products.

FLINTKOTE®

Shell house stock prices hit skids as competition slashes earnings

Last spring, housing stocks were riding a crest of popularity with investors. Among the hottest items in the market were new shell house issues.

But since then the bloom has rubbed off the boom for many. Prefab issues dropped 43% from their March peak in HOUSE & HOME's index (11.06 to 6.30). Building company stocks have slipped 31% from their April high (8.44 to 5.83). Land development company issues are down 15% from their year's high (9.03 to 7.63). Savings & loan holding companies, real estate investment trusts, and mortgage bankers, however, have maintained an upward trend in HOUSE & HOME's index.

Shell issues, the investors' onetime sweethearts, have slipped the most.

By last month, they were off 66% from their March peak (27.87 to 9.38). Issues listed in HOUSE & HOME's index reflect this investor disaffection down the line. Jim Walter Corp, the giant in the shell field and a favorite stock with investment companies, dropped from a high of 60 bid to 24. US Shell, another major company, slipped from 26½ bid to 16½, Wise plummeted from 23½ bid to 3½, and Bevis from 6⅝ bid to 1⅞.

What happened to shells?

Says one New York investment banker: "Too much competition. The demand for shell houses isn't slackening but there are too many companies going after the business. Company earnings have levelled off or declined, and smaller companies are having trouble."

Expectations are that shell companies will sell some 90,000 houses this year, compared to 80,000 last year and 50,000 two years ago. But as Economist Robinson Newcomb notes: "More than 100 companies are selling shell houses now, 25% more than a year ago." Some prefab companies are moving into shells, Certain-teed, big building products manufacturer, has a shell line, and Johns-Manville Corp, Alcoa, and Montgomery Ward are eying the shell field.

The scramble for business is requiring bigger outlays for advertising, promotion and selling, hence lower profits. Says a shell manufacturer: "Our sales are up 25% but profits are off more than 60% because of higher selling expenses." Moreover, in their zeal to boost sales, some shell companies have taken on customers who have been poor credit risks. Result has been an increase in delinquencies and repossessions which has given investors sobering second thoughts.

The shell industry is confronted with several basic problems.

One is a limited market. The largest concentration of shell house sales is in the rural South. Large companies like Jim Walter and US Shell, both Florida-based, are expanding their markets into other states (Walter has sales offices in 26 states, US Shell in 14), but this is also expensive too, and sales come harder.

Another problem is financing. Shell houses are not eligible for FHA or VA mortgage loans. Most conventional mortgage lenders won't touch shells, either. Most shell buyers, being in lower-income groups, find lenders cold to unsecured loans. Result is that shell companies must furnish installment financing for their customers. Companies that have counted on reselling purchasers' installment loan paper to banks and other lenders are finding themselves caught in a squeeze between dwindling profits and a tightening supply of money as lenders grow more wary of shell paper. Public criticism of the often-used balloon payment loan in shell financing hasn't helped.

The most successful shell operations, like Walter and US Shell, are essentially financing and merchandising concerns rather than builders. It was Walter, first shell company to go public, who showed that shells can be sold profitably the same way as cars through installment loans. Walter provides his customers with financing through his own company (at 6% discounted interest which adds up to 12% true interest). Says one New York broker: "Walter made shell home paper respectable."

Walter's success has spawned a host of imitators—too many, say shell men—and an increasing number have followed him into the stock market for money to support their financing for buyers. Recent new shell issues haven't fared well with investors, observes John S. R. Shad, general partner of Shearson, Hammill & Co, and established companies like Walter have felt the pinch severely.

Most shell men look for competition to weed out the weaker companies, put the whole industry on a firmer footing.

They are optimistic that there will continue to be a strong market for shell houses. Longer terms (up to 12 years instead of the usual seven) will let buyers take on a more complete house at lower monthly payments, thus cutting down the number of defaults

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S&L STOCKS GAIN

The western savings & loan holding company issues have become investor favorites in over-the-counter trading.

Continuing their strong rise, S&L stocks registered a 6.4% increase in HOUSE & HOME's monthly index of housing issues, moving from October's 42.09 average to 44.79 last month. Indicating the current fondness for the S&L issues, Vickers lists two S&L stocks, Financial Federation and California Financial Corp, among the top 50 stocks preferred by investment companies. Financial Federation gained from 140 to 145 and California Financial, from 46¾ bid to 54 bid.

Mortgage banking stocks also moved up 5.1% as a group, from 23 to 24.17. Realty investment companies tallied a mild 2.6% boost, from 12.13 to 12.45. All other housing categories lost ground.

In comparison, Dow-Jones industrials inched up .02% (from 705.67 to 706.83) and Natl Quotation Bureau's industrials, 3.2% (from 130.93 to 135.07).

Here are HOUSE & HOME's averages, combining closing prices for listed stocks with bid prices for over-the-counter issues:

	Sept 12	Oct 10	Nov 2
Building	6.35	5.99	5.83
Land development	8.14	7.71	7.63
S&Ls	36.43	42.09	44.79
Mortgage banking	20.67	23.00	24.17
Realty investment	12.23	12.13	12.45
Prefabrication	7.65	6.90	6.30
Shell homes	11.43	10.58	9.38

HOUSING'S STOCK PRICES

Company	Offering Price	Sept 12 Bid	Sept 12 Ask	Oct 10 Bid	Oct 10 Ask	Nov 2 Bid	Nov 2 Ask
BUILDING							
Adler-Built Ind. e		2¼	2¾	2¼	2¾	2½	3
Edwards Inds...	4½	NA	NA	NA	NA	3½	4
Eichler Homes.. e		8½	9	7½	8	7¼	7¾
First Natl Rlty & Const	2	4¼	4½	4⅝ b		5¼ b	
General Bldrs .. e		8¼ b		7⅞ b		7⅝ b	
Hawaiian Pac Ind	10	13¼	13¾	11¼	11¾	10¼	11
Kavanagh-Smith.	5	8	8¾	7⅜	8¼	7½	8
Levitt	10	6¾	6¾	5⅜	6¼	4¾	5¼
US Home & Dev e		2⅛	2½	2¼	2⅝	2⅛	2⅝
Del Webb ..... e		10¼	10⅝	10¼	10⅝	11	11½
Wenwood ..... e		⅜	¾	¼	½	f	
LAND DEVELOPMENT							
All-State Prop . e		9½ b		8⅛ b		8⅞ b	
Arvida ..... e		9⅜	9¾	9¼	9⅝	10⅝	11
Cons Dev (Fla)	5	10¾	11¼	10¾	11¼	10¾	11⅜
Coral Ridge Prop e		1⅝	1⅞	1½	1¾	2⅜	2⅝
Fla Palm-Aire . e		2	2¼	2	2⅜	2	2¼
Forest City Ent.	10	12¾ b		14 b		12⅝ b	
Garden Land ..	6¼	4¼	4¾	3½	4	3¼	3¾
Gen Dev ..... e		15⅜ b		14⅞ b		13½ b	
Grt Southwest..	18	20¾	21¾	17	17¾	17	18
Laguna Niguel.. e		11½	12	11½	12	10½	11
Lefcourt ..... e		2⅛ b		2b		2b	
Major Rlty .... e		2¾	3	2½	2¾	2½	2¾
Pac Cst Prop..	10	9¼	9¾	8⅜	8⅝	9¼	9¾
Realsite Inc ... e		1¼	1⅜	2	2⅜	1⅜	1⅜
United Imp & Inv e		8⅜ b		7⅞ b		7¾ b	
S&Ls							
Calif Fin .... e		45½	46½	46¾	47¾	54	56
Emp Fin ..... e		24¾	25½	28	29	30½	31½
Equitable Fin ..	23	29	30	37	38	43½	44½
Fin Fed ..... e		108	112	134	140	145 c	
First Chrtr Fin. e		57⅛ c		61¾ c		60⅝ c	
First Fin West.. e		19½	20½	22	23	18	18¾
Gibraltar Fin .. e		39	41	45	46½	46	47½
Grt Western Fin. e		58⅜ c		62¼ c		65⅜ c	
Hawthorne Fin.. e		14	14¾	17	17½	19½	20
Lytton Fin .... e		26	27	30	30¾	34	34¾
Mdwstrn Fin ..	8¾	20	20¾	23	24	24½	25½
San Diego Imp. e		13¾ c		17½ c		17⅛ c	
Trans Cst Inv.	15	27¼	28	31	32	34½	35
Trans World Fin	8⅝	28¼	29	34½	35½	40	40¾

Company	Offering Price	Sept 12 Bid	Sept 12 Ask	Oct 10 Bid	Oct 10 Ask	Nov 2 Bid	Nov 2 Ask
Union Fin 15		14	15	13½	14½	14¼	15
United Fin of Cal	10	46	47	55¼	56	58	58¾
Wesco Fin .... e		48¾	49¾	57	57¾	57	57¾
MORTGAGE BANKING							
Colonial	9	12½	13¼	12	12¾	14¾	15½
Colwell 10		28½	30	30	31	32	34
Palomar ..... e		21	22	27	28	25¾	26½
Stockton Whatley e		NA	NA	NA	NA	13½	14¼
REAL ESTATE INVESTMENT TRUSTS							
First Mtg Inv..15		a	a	15⅝	16	18	18½
REALTY INVESTMENT							
Gt Amer Rlty.. e		⅜	⅝	1	⅝	⅜	⅝
Kratter A .... e		26¾ b		25¾ b		27⅝ b	
Presidential Rlty	6¾	12⅝ b		14¾ b		15b	
Rlty Equities ..	5¼	7⅛ b		7b		6½ b	
Wallace Prop ..	10	14¼	14¾	13¼	13¾	12½	13
PREFABRICATION							
Admiral Homes.. e		3½	4	3⅜	3¾	2⅜	2⅞
Crawford 13		7½	8½	6½	7½	5¾	6¼
Harnischfeger .. e		21⅜ b		20½ b		19⅞ b	
Inland Homes.. e		15¼ b		14b		12¼	12⅝
Natl Homes A.. e		10½	11¼	9¼	10	8½	9
Natl Homes B.. e		10¾	11	8¾	9	8⅛	8⅝
Richmond Homes e		3¼	3⅝	2⅞	3¼	2⅜	2¾
Scholz Homes .. e		2⅞	3¼	2⅜	3	2⅜	2¾
Seaboard Homes.. e		2½	3	2½	3	2½	3
Steel Crest Homes e		6½	7½	5¾	6½	5	5¾
Techbilt Homes . e		¼	¾	¼	¾	¼	¾
SHELL HOMES							
Alloc	16	NA	NA	NA	NA	19½	20½
Bevis	d	2⅛	2⅝	1⅞	2¼	1⅞	2⅛
US Shell ..... e		20½	22½	16	17	16½	18
Jim Walter ... e		28	30⅜	27¾	28¾	24	24⅜
Western Shell ..	2½	2	2½	2	3	1	1½
Wise Homes.... e		4½	5	5¼	6½	3½	4

a stock not yet marketed

b closing price (ASE)

c closing price (NYSE)

d issued in units combining common stock and debentures

e stock issued before Jan 1, 1960

f stock offered at ½; no bid price

Sources: New York Hanseatic Corp; American Stock Exchange; New York Stock Exchange.



500 reasons why she'll buy a Nickel Stainless Steel sink

Four good reasons are shown right here. And if she doesn't like these, she can pick from at least 496 other models . . . all good looking and built to last, all made of Nickel Stainless Steel.

There are kitchen sinks with three or four bowls; self-rimming models; sinks with garbage disposal units and built-in electric outlets; sinks with spray attachments; sinks styled to fit corners. One is bound to satisfy her standards of beauty and efficiency.

Whichever model she chooses, she'll be happy with the performance. A sink made of Nickel Stainless Steel stays gleaming bright through years of hard wear. It won't chip. It resists denting. It's easy to keep clean with just plain soap and water. And it's competitive in price with other sinks.

Nickel Stainless Steel sinks are being used in other areas of the home too: recreation rooms, patios, basements. You'll also find them giving excellent service on trains, airplanes, ships, buses, in hotels, restaurants, hospitals, schools, factories — wherever cleanability and durability are needed.

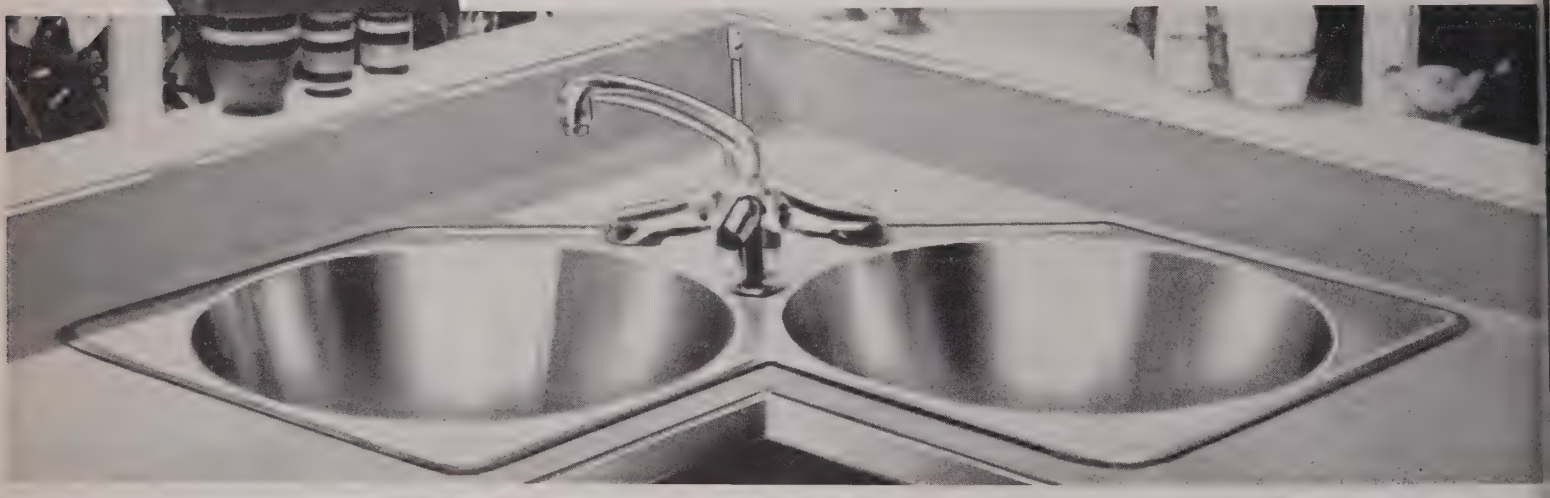
Get more information by writing for our free booklet, *For beauty that keeps your kitchen young . . . a sink of Nickel Stainless Steel.* Write to Department HD.

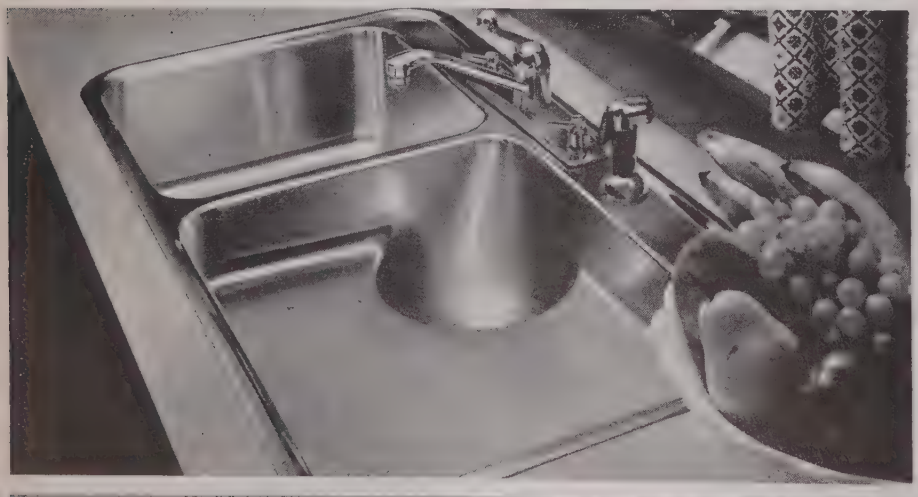
THE INTERNATIONAL NICKEL COMPANY, INC.

67 Wall Street INCO New York 5, N. Y.

INCO NICKEL

MAKES STAINLESS STEEL PERFORM BETTER LONGER









which are giving the industry a black eye, they contend.

Shad is optimistic that the general downtrend in housing stocks is soon to end. "Few groups in the market have suffered a more drastic setback than housing issues," he says, "but they should start rebounding very soon."

Some new housing issues floated or pending:

● First Union Realty (Stuart F. Silloway, chairman), Cleveland, a new real estate investment trust, has sold 1,060,000 shares at $12.50/share. The net proceeds of $12,190,000 (after underwriting fees of $1/share) will be used to buy income property — industrial, commercial and multifamily rental—for long-term investment. The Trust has contracted to buy the Union Commerce Building in Cleveland and lease it back to the Union Commerce Bank.

● International Housing Corp (Martin Capp, a 15-year veteran of precut homes, president), Minneapolis, Minn. is seeking SEC approval of 400,000 shares of common stock to be sold at $1.15/share. The just-formed company will build, finance, and sell shell houses and will operate initially in Minnesota and adjacent states. The estimated net proceeds of $424,245 (Batter & Co, underwriters, are charging 15%) will be added to working capital and used for general corporate purposes including investing in notes and mortgages received from the sale of houses. Vice President is R. H. Fayfield, senior vice president of Northwestern Natl Bank of St Paul.

● Atlantic Improvement Corp (Martin Seligson, president) New York, is seeking SEC registration of 150,000 shares of common stock. Offering price has not yet been set. The company owns 370 acres of undeveloped land on Long Island, plans to buy 105 more acres of land, now underwater, drain, develop and build housing on it.

● First Western Financial Corp (Alfons Landa, chairman of Fairbanks Whitney Corp, chairman), Las Vegas, sole owner of the stock of Vegas First Western S&L, is seeking SEC registration of 450,000 shares of common. The company would sell 100,000 shares, the remaining 350,000 would be sold by stockholders. The offering price is not yet set. Of the net proceeds to the company, $600,000 will be used to repay a bank loan and the rest will be added to general funds. The holding company also runs an insurance agency, realty agency, escrow agency, and appraisal service.

● Val-U-Homes Corp of Delaware (Robert Berger, president), Paterson, N.J. is asking SEC registration of 100,000 shares of common stock for sale at $5/share. The company, organized in August after acquiring Val-U-Homes Corp, a New York concern, makes prefabricated and shell houses and components. Net proceeds of $425,000 (after underwriting fees and expenses of $75,000) will be added to working capital.

NEW ISSUES

Date	Company	Net Proceeds[a]	Offering price of Securities
Sept 11	I. Gordon Rlty.....	$1,480,000	$5.00
Sept 28	Hilco Homes	1,111,500	[b]
Oct 16	Kent Washington	900,000	5.00
Oct 17	Mtg Guaranty Ins....	5,888,552	27.50
Oct 19	American Rlty Trust..	4,642,650	10.00
Oct 26	First Union Rlty....	12,190,000	12.50
Nov 9	First Natl Ral Estate Trust	22,750,000	10.00

[a] after underwriting commissions & expenses.

[b] issued in units consisting of one $100 par 6½% convertible subordinated debenture due September 1, 1979, and 30 shares of common stock, at $190 per unit.

NRLDA CONVENTION:

Lumber dealers hope 2,000 trained remodelers can reverse profit sag

Dealer profits have fallen in the past decade from 4.67% to 1.55% on invested capital.

Chairman Robert J. McCutchan of the 8th annual Exposition of the Natl Retail Lumber Dealers Association used that fact from a Dun & Bradstreet study over and over to shock the 10,000 dealers attending the display in Chicago last month. Thanks to this profit squeeze, nearly 1,100 lumber dealers have gone out of business in the past three years, or about one each day, compared to one failure each three weeks in 1945, McCutchan says. Most of today's crop of failures are small yards serving farmers near towns of only 50, 100, or 500 people, says H. R. (Cotton) Northrup, NRLDA's veteran executive vice president. "The new yards in the metropolitan areas are finding a ready market," he insists. "And I don't care what Dun & Bradstreet says—the dealers are still making a sizeable profit."

Exposition-goers heard a variety of ways to boost profits by diversifying to serve markets few are touching now. And the biggest pitch of all was reserved for a newcomer called HAPI—for Home And Property Improvement program.

HAPI is the lumber dealers' biggest wind-up yet to crack—and maybe capture—the remodeling market.

It provides a traveling road school (News, June) to teach dealers the estimating and selling tricks they need to know for profitable remodeling. Tuition is $285 for the first man from a company.

"This is to build the national image that it's not the butcher, the baker, the builder, the carpenter, the candlestick maker—but the place you go to get your remodeling, Mr and Mrs America, is your lumber dealer," enthuses E. F. (Al) Walsh, NRLDA director of intra-industry relations. "The only people who can stop it from working are the lumber dealers themselves."

Nearly 2,000 dealers will be HAPI graduates by the end of 1962, Walsh predicts. Since June 140 dealers have been trained in seven schools. Another 11 courses are already scheduled for next year and Walsh is confident the total will hit 40. "I think conservatively there will be between 1,500 and 1,800 graduates next year," he forecasts.

Predicts Northup: "This market can exceed the new house market—and it is a profitable market. "The course aims to correct the one reason "many dealers have been disappointed in remodeling"—they don't know how to cost and price a job properly,*says Northup.

One of the first HAPI graduates, Bill Spurrier of H&S Lumber Co, Charlotte, N.C., confessed his remodeling woe. A friend called him one Friday afternoon to estimate a two-room addition. When Spurrier told him he'd have his draftsman draw a plan after a contractor and all the sub-contractors involved had inspected the job, the man blurted, "Can you do it Saturday morning." Spurrier said

Photos: Lee Balterman



NRLDA'S JOHNSON (1) AND OLDHAM
Changing from the old to the new

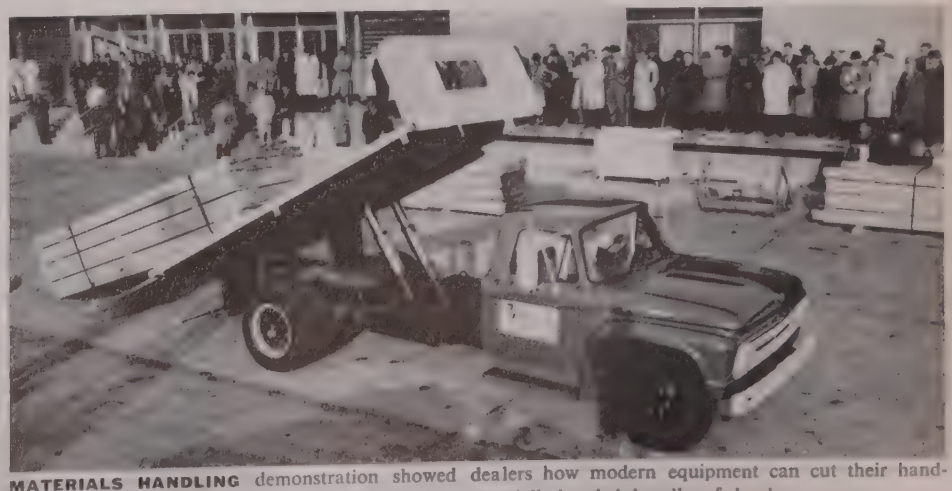
he'd have to wait until Monday. On Sunday night the man called and said he'd just signed a contract with another remodeler for a $5,824 job. Curious over how he had failed, Spurrier asked the successful remodeler how he'd estimated the job so fast. "Well, I knew there was a good profit at $5,800 so I wrapped it up," he answered.

Manufacturers will help the remodeling push by keying promotions to dealer themes.

NRLDA's Washington staff will supply HAPI graduates with monthly and seasonal

continued on p 58

*Prefabbers say more and more lumbermen who build components like wall panels and trusses them in the component market—without making don't know their true costs and thus undersell any money.



MATERIALS HANDLING demonstration showed dealers how modern equipment can cut their handling costs. Here a special dump truck deposits a specially-banded bundle of lumber.

promotional material which is tied in with the manufacturer's own advertising themes. Walsh promises this tie-in will mean that hundreds of materials' producers and thousands of dealers will be playing the same selling tune at the same time.

"The manufacturers all think it's great," says Walsh. "But many are saying, 'I don't think you can do it.' That puts it squarely up to us, the dealers. The manufacturers' are all watching to see if we can run with it."

Dealers were briefed on how to diversify by developing land.

One of every seven lumber dealers already develops land for builders in his area, reports Harry V. Balcom of Bossier City, La. This is the historic way yards that are the only well-capitalized part of the small home industry in small towns have kept contractors captive.

Now more yards want to get into this business: studies by the Lumber Dealers Research Council (a separate group co-operating with NRLDA) show one of every five dealers not in land development is entering.

So a LuReCo committee headed by Balcom was assigned to research the subject. The result is a book, *The Development and Use of Land,* to be published early next year by US Gypsum Co (because committee funds were too small for this job).

"Don't frighten yourself that land development is only for big business," Balcom advised exposition-goers. "You in the building materials business have a great deal more experience helpful in land development than you realize." Balcom and a technical adviser, Prof Robert O. Harvey of the University of Illinois, gave over 600 dealers these samples of advice from the book:

- "Don't buy land too far ahead. Many experienced dealers buy only a two-year supply —and hold half of that under an option at a cost they can afford to drop."
- "Don't buy the wrong piece of land just because it's cheap."
- "Plat only a year's supply of lots because you'll have to pay higher property tax on platted lots."
- "By all means get a tax consultant. And make decisions on sound business reasons."

Directors ordered NRLDA's staff to meet with manufacturers on distribution methods.

At behest of the marketing committee, directors ordered "a staff man immediately be spared to talk to the top echelon people of manufacturing concerns about the function of building materials dealers in the distribution picture and the essentiality and the value of his service in the distribution of the manufacturer's products."

Administrative vice president Thomas T. Sneddon reported he had already met with chief executives of two unidentified companies. "One pooh-poohed the subject of a distribution revolution," said Sneddon. "The second, a multi-product manufacturer, said between 80% and 90% of one of its products is sold in carload lots to dealers."

But, added Sneddon (who becomes NRLDA's top executive on Jan 1) both producers acknowledged they had problems moving some products. "I had the feeling they were completely dedicated to the distribution system we deal with," said Senddon.

Adds Northup: "The manufacturer has a ready-made outlet—with capital invested—for a new product in the lumber dealer. He doesn't have to have a new warehouse or a local salesroom; if they just give the dealer the merchandising tools, they'll sell. I get annoyed when they say the homebuilders control the distribution system—because it's not so."

Appliance makers smile as buyers start buying

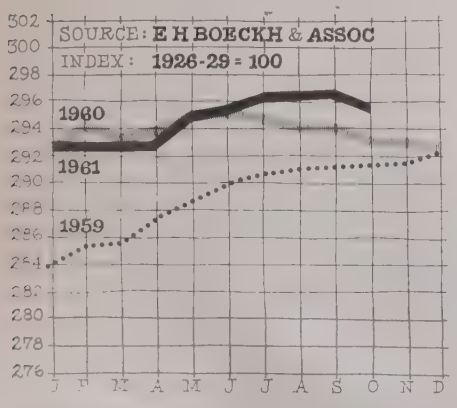
Manufacturers have been hard pressed, because consumer desire to buy big-ticket appliances has trailed rising housing starts.

But now third-quarter figures are in and they show the customer has started opening his pocketbook again. As a result, Vice President William C. Wichman of General Electric Co predicts his company's household appliance sales will be 3 to 5% over 1960.

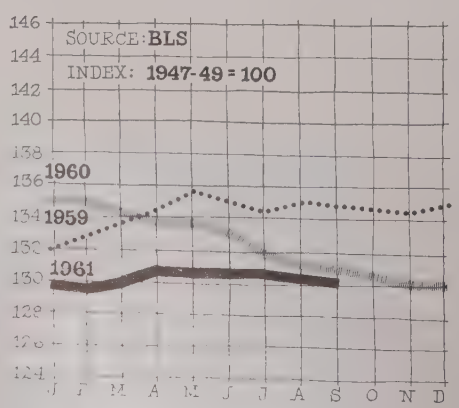
Some of the bright spots:

- Home laundry makers shipped 24% more units in September than in August. The 574,436 total was 7% over September 1960.
- Electric dishwasher sales are 13,500 ahead of a year ago for the first nine months.
- Electric food waste disposal units are up 27,400 through the same period. But electric freezers and refrigerators trail 1966.

One possible reason for the sales pickup: some appliances will cost more next year. Whirlpool has already announced a 3% to 5% price rise for refrigerators, laundry appliances, ranges, and air conditioners. Westinghouse and GE are planning to follow suit.



CONSTRUCTION COSTS for housing dropped 0.3% in October to 295.8 on Col E. H. Boeckh's index. "Housing starts are off for the past months and so the materials boys are trying to sweep the stuff off the shelf," says Col Boeckh. The Dept of Labor reports average hourly wages of constructon workers increased 1.4¢ in the third quarter, now stand at $3.83. Biggest advance, 6.3¢, went to electricians.



MATERIALS PRICES sagged another 0.1 point to 130.1 on the BLS index in September. Low lumber prices again helped drag the index down. But plywood makers are trying to change pricing so all prices won't follow the index of ¼" AD sanded plywood. Georgia-Pacific broke the usual $4 increases to jump ¼" AD $5 to $65. All other thicknesses of interior and all exterior plywood remained at lower levels.

PUBLIC HOUSING:

Des Moines voters reject subsidized units in first test

"Everyone was in favor of public housing—except the voters."

This is how one public housing advocate sums up public housing's stunning defeat in a Des Moines referendum September 25. The election was the first held in Iowa following the passage last May of a state law permitting Iowa cities to build public housing if 60% of the voters approve.

Des Moines voters turned down the idea 52% to 48% (19,711 no, 18,359 yes).

Only nine of the city's 73 precincts gave more than 60% approval. The vote was negative in 40 precincts. Oddly, public housing piled up its strongest support in swank west side neighborhoods inhabited chiefly by professional and business families. Many precincts in low and moderate income sections voted against public housing by more than 60%.

Public housing's promoters included this array of power: every labor unit in town, the Greater Des Moines Chamber of Commerce, City Council, both Republican and Democratic party leaders, the Des Moines Ministerial Association, the League of Women Voters, and the Des Moines *Register and Tribune.*

Organized opposition came chiefly from realtors, with an assist from home builders and S&Ls.

Proponents argued that public housing was needed to care for families displaced by renewal and a $50 million freeway. Opponents argued that public housing would raise taxes for everybody and that, moreover, Des Moines slums could be eliminated by enforcing local health laws. And they harped on the theme: "Why should you help pay someone else's rent who earns almost as much as you do?" They argued, too, that Des Moines voters were being asked to give public housers a blank check because the referendum was silent on how many units were to be built, or where.

The smartest move public housing opponents made—partly at the suggestion of NAREB President O. G. (Bill) Powell, a Des Moines realtor—was to hire Albert A. Payne as campaign consultant. Payne, former asst director of governmental relations of the realtors' Washington lobbying arm and thus a seasoned foe of public housing, came to Des Moines from his home in Texas, spent five weeks master-minding the battle. Arriving, Payne declared: "I have come to take my message to the people. I decided we were sliding downhill backwards in Washington. I am going to do everything in my power to wake up the natives in the hustings."

Leader of the proponents was A. B. Chambers, former mayor and former Ford dealer. After the defeat, he commented: "I thought we were trying to do something for these people in the poorer sections of Des Moines and they gave us a pretty good beating."

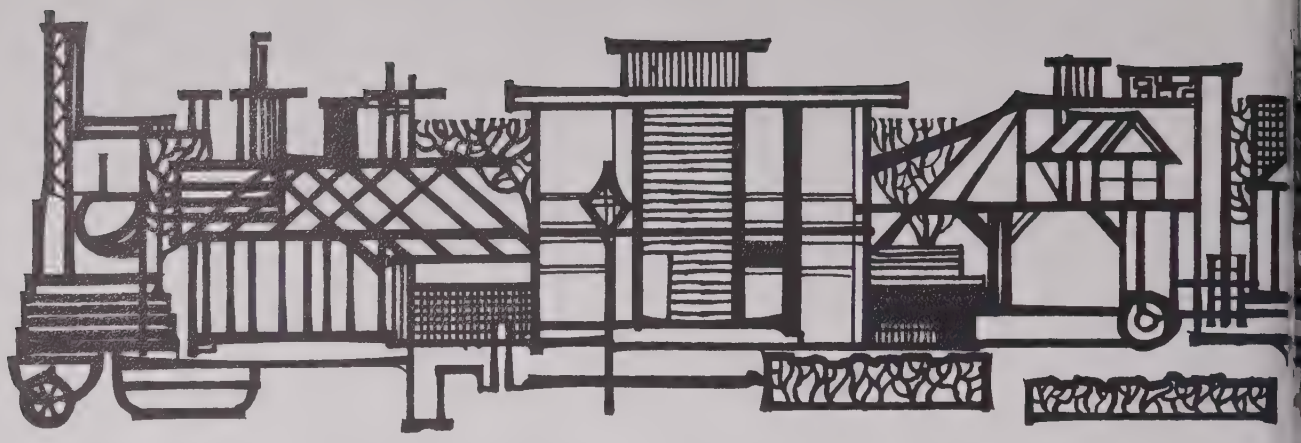
The Iowa enabling act limits public housing occupancy to families earning less than $3,600 a year, plus another $100 a year for each dependent.

Says one Des Moines political analyst: "I think many families near this income voted against public housing because they felt they had scratched along to buy themselves a home and they didn't want to see others in the same economic class get something for nothing."



EW! THE ULTIMATE IN HEATING COMFORT NEW! DELUXE HYDRONIC HEATING
YSTEM USING ELECTRICAL ENERGY NEW! ABSOLUTE SIMPLICITY IN CONCEPT
ND DESIGN NEW! COMPETITIVE COST-
VISE TO ANY HEATING SYSTEM NEW!

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New homes . . . multiple dwellings . . . remodeling . . . add-on units . . . vacatio

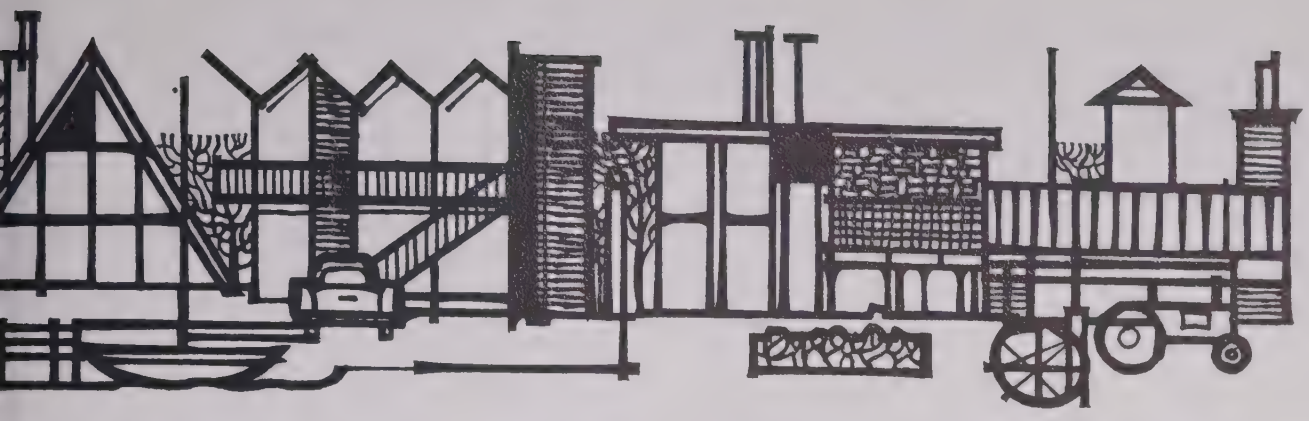
New! The Ultimate in Heating Comfort

AQUA-LECTRIC is a totally new heating concept that sweeps away antiquated, limited thinking on heating systems. AQUA-LECTRIC was conceived and designed purely to do one job better than any heating system known —to provide heating that gives the ultimate in *human* comfort. To achieve this, AQUA-LECTRIC combines the most desirable features of the two most acceptable systems known today—the proven qualities of a deluxe hydronic heating system and all-electric heating—*with none of the disadvantages!* With AQUA-LECTRIC, you can control temperatures *within ¼ of a degree at all times* room by room. You can have your kitchen at 70°. . . bedrooms 68° . . . nursery 74°. . . living rooms 72°. . . basement 65°. . . simply by dialing the exact temperature you want on the thermostat in that area. Heat is constant—always precisely the temperature you want with no "offs or ons" or delayed responses to temperature changes as with other systems. The heat is radiant—it warms the floors, walls, ceilings and objects in the room, *not the air itself*—variation from floor to ceiling is within 1½ degrees compared with up to 12 degrees and more with most systems. It is *healthful* —airborne bacteria, pollen dust, smoke are not pulled in and circulated as with forced air systems. In test homes, average humidity was maintained at a blessed 49% during a typical northern winter. You can have the ultimate in heating comfort *now* with aqua-lectric

New! Deluxe Hydronic Heating System Using Electrical Energy

The unique advantages of AQUA-LECTRIC—along wit its amazingly low cost—result from its utter simplicity design and concept. You'll see very little evidence AQUA-LECTRIC in a home because it consists of so ver few elements. In any room or area, you'll see only th handsome cast baseboard (that takes no usable spac whatsoever) and the decorator-designed wall-mounte thermostat. This cast baseboard unit completely contain the hydronic system from which heat is radiated evenl and constantly with electrical energy supplying the heatin power. The electric heat producing element is within th radiation chamber itself. The liquid in the chambe transfers the energy from this element to the radian heating surface. It's as simple as that! The thermostat one of the two unique control units that work in unison t provide positive temperature control. This exceptionally responsive wall thermostat sends rapid, frequent hea signals to a *second* thermostat built into the relay of th Master Control Panel. This thermostat-relay combinatio precisely *anticipates* comfort requirements. Electric hea is automatically increased or decreased *before* any change can upset the comfort balance. Room temperature stay at a precise, stable level within ¼ of a degree regardles of sudden weather changes or other factors that determin heat demand with new aqua-lectric





homes . . . motels . . . office and commercial buildings . . . machinery protection

New! Absolute Simplicity in Concept & Design

The AQUA-LECTRIC system is all function. The self-contained units which couple the best features of hydronic and electric heating provide the finest heating system available today. Yet, because AQUA-LECTRIC eliminates ⅔ of the costly materials used in other systems, it can be afforded by buyers with the most modest budgets. AQUA-LECTRIC does away with furnaces, boilers, fuel storage facilities, heating ducts, flues or chimneys, gas service entries and such accessories as circulating or heat pumps, flow fittings, distribution pipes, special wiring, etc. The system offers complete flexibility in design, planning and arranging. Elimination of bulky furnaces, boilers and ducts allows valuable space and headroom to be put to better use. The baseboard units *take no usable space* in any room. You can arrange furniture as you like—paint the baseboard any color. The classic simplicity of the design fits into any home—contemporary, traditional or conventional. While AQUA-LECTRIC is permanent as far as length of life is concerned, it is still *flexible*—it can be removed for remodeling purposes, for instance, easily and without jeopardizing the system. Because of AQUA-LECTRIC's exclusive Master Control Panel, each heating unit functions as an independent system. If one unit should fail, it would not affect the total system as with others. Each unit is fused separately at Master Control Panel. Nothing could be simpler—

aqua⚡lectric

New! Competitive Costwise to any Heating System

It takes a while to adjust to the fact that even with the many exclusive, luxurious features of AQUA-LECTRIC, it is available at a cost *considerably lower* than most heating systems. Because of its extreme simplicity, installation requires a minimum of labor, which conserves valuable time for contractors. AQUA-LECTRIC eliminates up to 60% of costly materials used in other systems and *importantly*, at the same time eliminates areas where maintenance most likely would occur. While costs for material and labor vary from region to region, you will find that you can have AQUA-LECTRIC at a cost *lower than quality forced air installations . . . lower than the cheapest hot water installations . . . and considerably below the quality hydronic circulating systems.* AQUA-LECTRIC is *economical to operate*, too. Heating electrically is on a competitive cost basis with all fuels now even in areas where electric rates are the highest. In many areas, power companies offer preferential rates for all-electric homes, cutting costs even more. This trend can be expected to continue . . . while costs for fuel oil, LP and natural gas continue to spiral upward. AQUA-LECTRIC is practically maintenance-free. There are no trouble-spots and every portion of the system is easily accessible. AQUA-LECTRIC has the highest life expectancy obtainable—satisfies *all* building requirement codes. All these savings are extra, because nothing compares in quality with

aqua⚡lectric



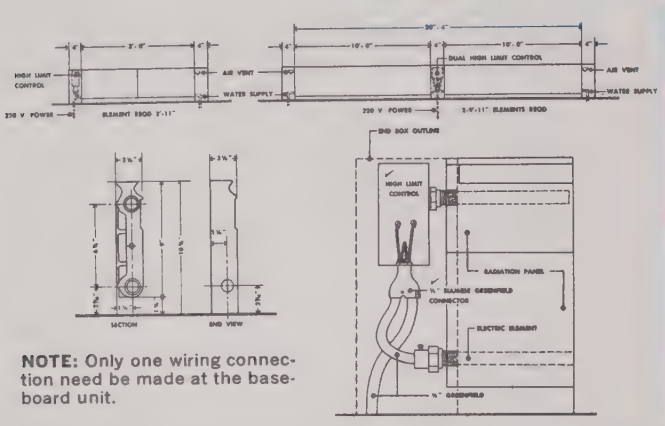
AQUA-LECTRIC . . . Wherever Heat is Required for Comfort and Protection

Home buyers and home builders in every price range can now have something that's been merely a fond dream until now—a truly deluxe heating system that provides the ultimate in comfort at a moderate cost. But, AQUA-LECTRIC is ideally suited for more than just new home construction. The simplicity of the system can mean tremendous savings in multiple-dwelling units such as apartments and motels because each apartment or unit has its own fully-contained heating system. There's no need for complex, expensive heating structures. For remodeling, reconverting and adding-on rooms or units to present homes, AQUA-LECTRIC is most efficient, inexpensive and easily installed. It solves the heretofore costly problem where existing heating systems cannot adequately handle additional heat requirements. AQUA-LECTRIC is equally well suited to the demands of light non-residential office and commercial structures. For protection of vital machinery and equipment in isolated areas where dependability is absolutely necessary, AQUA-LECTRIC, again, provides the perfect answer.

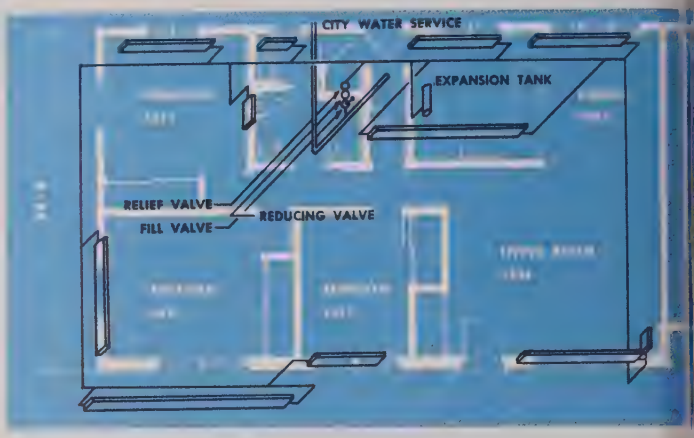
NON-FREEZE Liquid Available Where Heat is Needed Only Occasionally

Here's the ideal and practicable answer for cabins, resorts, lodges, country homes and other dwellings where heat is needed only occasionally. A non-freeze liquid in the heating chamber is also available with AQUA-LECTRIC so you can use the system when you wish regardless of the weather. And, think of the extra space you gain in addition to the savings in cost because furnaces, boilers, ducts and other bulky, expensive basic elements of other systems are eliminated with AQUA-LECTRIC.

Flexible units cover all installation requirements



NOTE: Only one wiring connection need be made at the baseboard unit.



There's no limit to AQUA-LECTRIC's flexibility. It can meet unusual heating requirements with additional panel length. Units come in a wide range of sizes with connections made at either the right or left of the panel. Units can be installed on the walls, ceiling, anywhere and because the heat is radiant, heating efficiency is not affected. Shown here are typical combination baseboard panels, simple schematic diagrams of the baseboard panel and electrical connections and a typical home installation.

This typical home has 1,160 sq. ft. of floor space with 32,640 BTU's per hour heat loss and 17,920 BTU's for the basement. Over the floor plan, the piping diagram shows location and distribution of the 50 lineal feet of baseboard upstairs and the 28 lineal feet in the basement. Only one ¼" copper tubing is needed for the fill system—with this same pipe used to carry off liquid expanded by heating to a small expansion tank which fits easily between the floor joists. The expansion tank, a reducing valve and relief valve combination, the baseboard units and the Master Control Panel make up the entire system.

Exclusive Master Control Panel

AQUA-LECTRIC's Master Control Panel is the heart of the system enabling each heating area to function as an independent system. The relay with a built-in thermostat at the Master Control Panel works in unison with the individual thermostats in each heating area and provides positive temperature control. No special wiring is necessary and all connections are safe within the baseboard units or the Master Control Panel eliminating "hot spots" or danger zones in wiring as with some systems. Each baseboard unit is fused separately—so any undue load on the electrical element would simply blow a fuse in the Master Control Panel. In fact, AQUA-LECTRIC has four separate controls throughout the system making it completely safe in every aspect. In addition, the entire system forms one of the most complete electrical systems on the market today. Absolute comfort with absolute safety.

aqua-lectric available now for installation by authorized plumbing and heating contractors

AQUA-LECTRIC, INC., 5724 W. 36th St., St. Louis Park, Minn.

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St. Louis Park, Minnesota

NAHRO CONVENTION:

NAHRO takes first stand on race bias in housing

The statement is one of the mildest in the debate now gripping the housing industry.

The new NAHRO stance simply urges that "federal, state, and local action must be taken to assure equal opportunity for good housing in a suitable environment for all people." This now becomes the official goal of the renewal and public housing professionals and volunteer commissioners who make up the Natl Association of Housing & Redevelopment Officials.

But the statement's mildness greased the way for its passage without drawing bitter fire from the many Southerners among the 2,300 NAHRO members attending the annual meeting in Washington. NAHRO thus avoids the internal squabble provoked by a much stronger stand by the Natl Housing Conference (see *p 44*).

A first draft endorsed the report of the US Civil Rights Commission (NEWS, Oct) and its call for President Kennedy to issue a broad executive order against race bias in all federally-aided housing. But only one of the 21 committee members (who included three Southerners) said he had read the report. Besides, said one veteran committee member, "Southern members would never have gone along with such a resolution. We would have had a three-week fight on our hands."

The vaguer wording was then substituted. It passed unanimously in the resolutions committee, with one member abstaining.

"This is a large step forward for an organization such as this," comments one committee member. "It was the first time in our history that we ever issued a statement about equal opportunity and it was issued with the knowledge of Southern leaders, who went along."

"Nobody believes we should have integration more than I," adds one border state committeeman. "But we could have won the battle and lost the war. NAHRO has been effective in the past because it brought together many diverse people and ideas. It would have been silly to destroy that."

NAHRO's past reluctance to tackle housing bias stems from its large Southern contingent. Nearly two-thirds of all housing and renewal agencies (from which NAHRO draws its membership) are in the South, although most are much smaller than Northern and Western agencies.

Predictably, NAHRO criticized Congress for economizing on new housing sidelines.

It upbraided the House appropriations committee for "negating the will of Congress" by limiting spending for mass transit, open space, public housing demonstrations, and depressed areas aid on the last day of Congress (NEWS, Nov). Members also "deplored" the committee's rejection of a $350,000 request by the Public Housing Administration to hire 50 new people to help supervise 100,000 new public housing units approved this year.

Equally predictably, NAHRO advocates cutting other federal programs, not housing or renewal, to finance the cold war.

"To slow down domestic programs vital to the social and economic life of cities in the name of national defense is to weaken the world position of the United States," says the policy resolution. "NAHRO sees it as the strength of our democracy that, as a nation, we are moving boldly and continuously to attain healthful standards of living for each and every family. To retreat from this goal at this time is to demonstrate a lack of faith in our productive capacity."

Such talk could raise hackles at the White House. Last month President Kennedy ordered his cabinet to hold down domestic spending, including cutting some programs below the fund levels set by Congress.

NAHRO ducked a firm stand on property tax changes to curb slums.

Outgoing President Karl Falk has been plugging all year for a strong resolution in favor of taxing only land and exempting buildings and other improvements. He feels this is a fundamental move in warring against slums. The plan would tend to force owners of rundown buildings to repair their property because they could no longer get by with paying a low tax based on a worn-out building occupying a valuable site.

While Falk was away on other presidential duties, the resolutions committee gutted his draft plank. It settled for last year's vague language pledging that NAHRO "will continue to explore the many current proposals for changes in taxing policy," reaffirming its policy calling for "detailed study of the relation between property taxes and slums."

Renewalists were warned that even Uncle Sam can't subsidize everything they can dream up.

This year's Housing Act had so many new and bigger federal subsidies that convention-goers besieged the many Washington housing officers attending for federal support—and money—for pet projects. It was, cracked one observer, "like letting a bunch of children loose in a candy store."

Observed HHFAdministrator Bob Weaver: "I would imagine your convention this year will take on some of the aspects of a victory rally. For it has been a long, long time since NAHRO has had as much to cheer about as it has this year." NAHRO cheered, indeed.

But at mid-conference URA Commissioner Bill Slayton, stung by a suggestion that the federal government aid all city planning, spoke his mind with considerable testiness.

"One thing that has constantly amazed me is the number of times cities want federal aid for their particular problems—and the insistence that the federal officials make decisions for them. I don't think this is a healthy situation.

"Don't, by asking for more and more federal aid, lose your birthright."

But minutes afterward NAHRO's new vice president for renewal, Executive Director James D. Richardson of the Housing Authority and Redevelopment Agency of Vallejo, Calif. called for expanding another subsidy and letting cities of any size borrow federal money under the public facilities loan program. Only cities below 50,000 population can get this money now.

Land selling troubles are still bothering renewal's leaders.

Bill Slayton tagged this as one of renewal's major problems. And in the give and take of discussion groups, renewal specialists showed the uproar over how cleared land was sold in Santa Monica (NEWS, Oct *et seq*) may have a long-range effect on land disposition.

Consultant Carl Feiss of Washington counseled "we could very easily get trapped in a spot where price of the land alone is the determinant of the renewal plan."

"Do you favor negotiated bids?" queried one renewal leader.

Without answering directly, Feiss advised cities to decide beforehand what kind of housing they want built in a project and then pick a developer who will build this housing type at the best price and design.

"Do you think developer-type competitions [like Santa Monica] are the thing of the future or will they be superseded?" pressed another. Feiss admitted he'd like to know the answer to that one, too. But two studies are coming up that may shed some light: Writer Grady Clay of Louisville is studying the subject under a MIT Foundation Grant and Action Inc wants to delve into the subject.

Executive Director Lawrence M. Cox, of the Norfolk Redevelopment & Housing Authority revived his proposal for putting cleared slum land into a so-called "land bank." The banked land would be kept idle, perhaps for years, until the best possible use was found.

Slayton added that he believed the first steps toward such land banks were made in the Area Redevelopment (depressed areas) Act which lets cities sell land to private or public development corporations. They can then resell the land to a new industry.

Public housers are aiming to buy more urban renewal sites.

Cities have always had power to sell cleared slum land to public housing agencies. But relatively few cities have done so. Now, predicts Regional Director Herman D. Hillman of PHA's New York office, more and more public housers will be forced to build their subsidized units on land already cleared by renewal subsidies. Key reason: Congress limited PHA funds for payments to local housing agencies for the 100,000 units approved this year. Thus PHA cannot afford to let new units be built on expensive sites gained through direct purchase and demolition of slums. But the much cheaper renewal sites will let PHA stretch out its funds.

"Open or vacant sites, when they can be found, will be the sole areas in which public housing will be developed without urban renewal write-down aid," Hillman predicts.

H&H staff



FORMER CENSUS BUREAU officer Wayne Daugherty (l) tells outgoing NAHRO president Karl Falk (c) and Executive Director John Lange how NAHRO push helped persuade Census to speed counting of 1960 housing data by months.

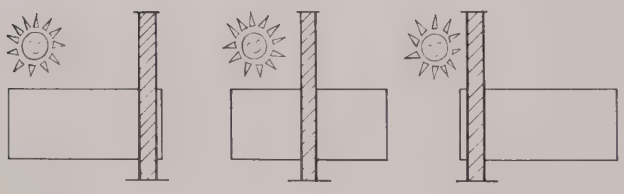
See what's new in air conditioning at the NAHB Show!

Trane announces new line—
MEETS THE 7 MAJOR CHALLENGES OF

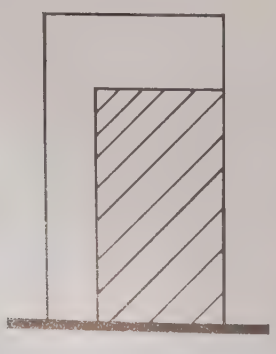
For some time now, builders have wanted central air conditioning equipment that offers greater installation flexibility—sizes to meet exact requirements—more compact design—quieter operation and easier installation and maintenance.

Now, TRANE announces a completely new and expanded line of residential and small commercial Climate Changers to meet these demands. Built with the skill that has made TRANE the leader in big building air conditioning, TRANE Climate Changers offer these attractive advantages...

INSTALLATION FLEXIBILITY



TRANE Climate Changers can be installed anywhere —in or out of the house. The new Horizontal Self-Contained unit can be completely hidden in the attic, basement, crawlspace, furred-in; or outside against a wall. Compact design allows you to butt units through the wall of a standard frame house by cutting only one stud.



TRANE Split System Climate Changers have the same flexibility and design. The neat, trim compressor unit is up to 50% smaller than comparable units. It fits perfectly in a typical garage corner. Compact cooling coil is installed on top or bottom of furnace . . . or in ductwork.

UNMATCHED SELECTIVITY

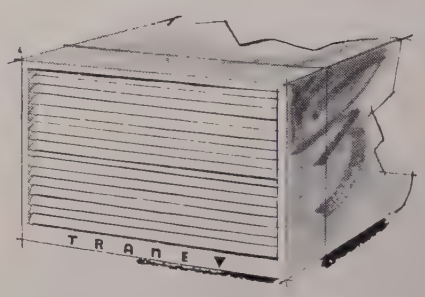
The new TRANE line is the most complete in the industry. It assures you of a unit sized to fit almost every residential application regardless of the size or style of the home you build. Allows you to select a unit to meet exact tonnage requirements—no unsatisfactory under-sizing or expensive over-sizing.

TRANE UNITS	TONS OF REFRIGERATION								
PLIT SYSTEM COOLING	•	•	•	•	•	•	•	•	•
HORIZONTAL SELF CONTAINED COOLING	•	•	•	•	•	•			
SPLIT SYSTEM HEAT PUMPS	•	•	•	•	•	•			
HORIZONTAL SELF CONTAINED HEAT PUMPS	•	•	•	•	•	•			

TRANE air conditioning, including heat pumps, is now available in full-rated capacities of 2, 2½, 3, 4, 5, 7, 10, 12½ and 15 tons . . . in horizontal self-contained or split system units.

TRANE furnaces to match are available in gas models ranging from 77,000 Btu to 154,000 Btu. Oil models, 84,000 to 140,000 Btu.

CUSTOM APPEARANCE

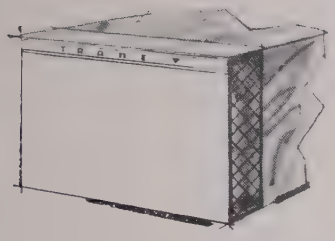


Attractive Climate Changer styling allows the unit to blend with any surrounding. An attractive accessory condensing air intake and discharge grille provides trim outside appearance for units mounted inside the house. When installed outside, unobtrusive compact units blend with the landscape or roof line.

QUIET OPERATION

In the past builders complained of the noise associated with residential air conditioning equipment. Now, TRANE has solved the problem. TRANE equipment is designed to provide maximum cooling with a minimum of sound.

RESIDENTIAL AIR CONDITIONING

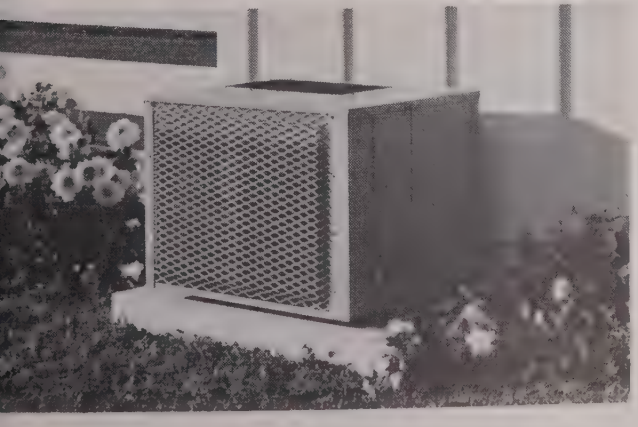


All fans used in TRANE Climate Changer units are carefully selected to provide top efficiency at low sound levels. Fans are accurately balanced before installation in the unit and all are belt driven for quieter operation. Fan motors and the compressor are floated on rubber.

And, when even greater sound reduction is required because of nearby homes or outdoor entertainment, an exclusive TRANE accessory sound attenuator is available to make the unit even more quiet.

COMPACT SIZE

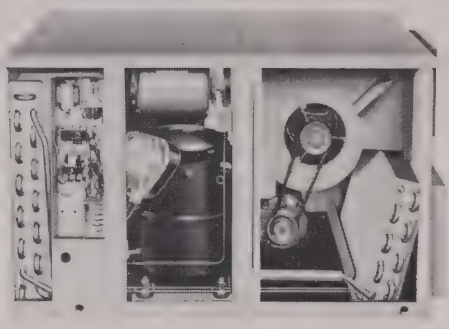
TRANE Climate Changers are more compact. Single package air conditioners save up to 50% of the space used by other makes. TRANE units require no floor space—can be suspended from a ceiling, tucked away under the kitchen sink or hidden in a closet. In outdoor application the low silhouette unit is ideal for roof top installation or for slab installation beside the house.



EASY INSTALLATION, MAINTENANCE

Horizontal Self-Contained units can be flush mounted in a corner because all working parts and controls are accessible from one side—no need for service clearance on top or other three sides.

Rugged cabinets are constructed of heavy gage, rust-proof galvanized steel. Even if playing children jumped on an outside installation, they wouldn't hurt this sturdy unit—or hurt themselves because all working parts are completely enclosed.



HIGH QUALITY AT LOW COST

TRANE enables you to meet the demands of today's quality-conscious buyers. Here's quality heating and cooling at down to earth prices. With TRANE, you get all the experience and know-how of a leader in air conditioning . . . everything from skyscrapers to jet planes to subway trains.

A 270,000 sq. ft. plant in Clarksville, Tenn. was built especially for the production of residential air conditioning and heating equipment. In this multi-million dollar plant, modern tools, top-grade materials, skilled workmen and painstaking testing and inspection procedures work to uphold the TRANE tradition for quality equipment.

Now's the time for you to investigate the new TRANE line of Climate Changers. Call your local TRANE authorized dealer or TRANE Sales Office today. Learn how TRANE equipment will solve your residential air conditioning problems at lower cost. Or, write TRANE, La Crosse, Wisconsin.

If you attend the National Association of Home Builders Show in Chicago, be sure to stop at the TRANE exhibit, Booths 954-958, and see what's new in air conditioning.

TRANE

For any air condition

Manufacturing engineers of air conditioning, heating, ventilating and heat transfer equipment

THE TRANE COMPANY, LA CROSSE, WIS., S[illegible] SCRANTON MFG. PLANT, SCRANTON, PA., CLARKSVILLE MFG. PLANT, CLARKS[illegible]E, TENN., SALT LAKE MFG. PLANT, [illegible] AND 20 CANADIAN OFFICES

FACTS & FICTION about polyethylene pipe



1 **Does polyethylene pipe cost more than conventional pipe?**

No. For a typical 100 ft. installation, galvanized pipe costs 90% more . . . and copper pipe 170% more than polyethylene pipe. Quality polyethylene pipe does cost more than pipe made of reclaimed polyethylene. However, initial savings between quality and reclaimed polyethylene may be deceiving as costs of replacements or repairs dwarf the difference in purchase price.



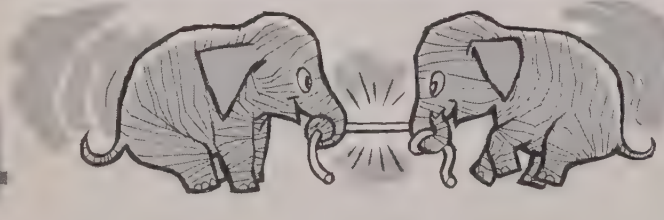
2 **Is polyethylene pipe easy to install?**

Yes. Polyethylene's inherent flexibility speeds up installation because it can be laid around curves, on irregular surface contours, around and over obstacles . . . requires fewer fittings.



3 **Does polyethylene weigh less than other pipe materials?**

Yes. Polyethylene weighs ⅛ that of metal pipe of comparable diameter. And that means easy handling and installation for you.



4 **Must polyethylene pipe be replaced frequently?**

No. Polyethylene pipe can outlast other conventional materials. Polyethylene offers outstanding resistance to electrolytic corrosion, water, alkalies, acids, and corrosive chemicals in the soil, atmosphere and water. Its toughness and abrasion resistance enable it to withstand extremely rough handling. Polyethylene pipe also offers excellent low temperature characteristics and freedom from scale build up.

5 **Is quality polyethylene pipe suitable for many applications?**



Yes. Quality polyethylene pipe has been successfully used for cold water supply to residential dwellings . . . home lawn and golf course sprinkling systems . . . cold water supply from wells . . . swimming pool pipe . . . drinking fountains in recreation areas . . . cold water supply in summer cottages . . . jet well pipe . . . home laundry and dishwasher waste lines . . . sewer systems . . . as well as a large number of agricultural and industrial uses.

BAKELITE Polyethylene QUALITY ENGINEERED BY UNION CARBIDE

NATIONAL SANITATION FOUNDATION nsf TESTING LABORATORY

6 **How can I be sure I'm buying the finest polyethylene pipe?**

Just look for these two tags on every coil you buy:

The Trefoil Tag indicates that the manufacturer has used a 100% virgin material developed by Union Carbide Plastics Company for making highest-quality flexible pipe for long-term satisfactory service.

The National Sanitation Foundation Seal of Approval is used only on pipe made of virgin polyethylene as tested and approved in conformance with commercial standard CS197-61.

For names of manufacturers of pipe made from BAKELITE Brand Polyethylene, write Dept. KB-68L, Union Carbide Plastics Company, Division of Union Carbide Corporation, 270 Park Avenue, New York 17, N. Y. *In Canada:* Union Carbide Canada Limited, Toronto 12.

UNION CARBIDE PLASTICS

BAKELITE and UNION CARBIDE are registered trade marks of Union Carbide Corporation.

Photos: Walter Daran



BLESSING OR CURSE? Planners decry the mingling of good apartments and trucking in the West Village. Villagers say it cuts crime.

Should planners or people shape future of West Greenwich Village?

Manhattan's West Village *(see map)* is only a short stroll from Washington and Sheridan Squares. Its coffee-houses and restaurants are havens for villagers seeking refuge from tourists who now jam the Village's older and now gaudier spots.

Last February, New York City began eyeing the neighborhood as a possible urban renewal project. But a lot of West Village folk like their off-beat neighborhood the way it is. Aroused citizens, led by Author Jane Jacobs, spiced the public hearings that followed with clever protests (NEWS, June). Finally, Mayor Robert F. Wagner said he opposed the project and Villagers breathed easier for a few months.

But last month, just as Mrs Jacobs' indictment of current city planning in the book *The Death and Life of Great American Cities* (NEWS, Nov) came off the presses, the West Village issue flamed into a *cause celebre* for city planning and urban renewal.

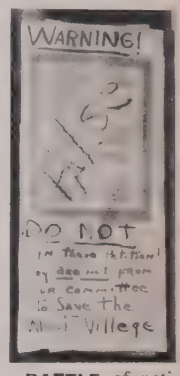
The City Planning Commission suddenly ordered the master plan changed to show that the West Village was "characterized by blight and suitable for clearance, replanning, reconstruction, or rehabilitation." Villagers erupted in a near-riot of protest that halted the planners' meeting for nearly an hour. Next day Mrs Jacobs told a hastily-summoned press conference in a Village coffee house that typewriter comparisons of documents showed a redeveloper prepared plans to redevelop the West Village five months before the project was announced publicly. Worse, this same typewriter produced petitions which Villagers denounced as "False" **(see cut).**

Within days the city's Housing & Redevelopment Board, charged with carrying out projects suggested by the planners, shelved the planning commission's findings.

Perplexed Villagers still protest that this twist of legalities leaves them half blight and half right.

Say residents: the blight tag drops an economic embargo on the West Village which is sure to stifle its self-help improvement efforts.

How? Villagers argued during the hearings that they don't need federal aid because many business and apartment owners are fixing their buildings. But the planners' label, they cry, will sledgehammer a good neighborhood into slumhood.



BATTLE of petitions reveals fever pitch.

For one thing, says Mrs Jacobs, it signals city departments to slow their services to the neighborhood. Even worse, it chokes the flow of mortgage funds down to a mere dribble. Items:

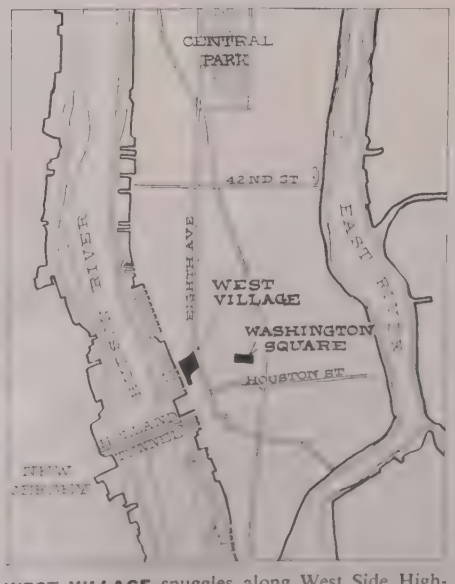
- Coffee-house Owner Leon Seidel has already lost a partner because of the furor. "I'd like to improve this place, fix it up here and there, but who'll lend me the money?"
- One elderly man built a thriving pizza business in the 14-block area. When he became ill, he tried to sell the business but found no takers. The pizzeria is now closed.
- Says Mechanical Contractor Kenneth Hamilton: "I'd like to repair my shop, make it bigger, but what can I do with this hanging over my head?"

Planners hang this rap against the Village: the land use is mixed and has heavy concentrations of trucking. Snorts Seidel: "We like industry. If someone bothers a girl walking down the street at 4 am, all she has to do is yell and there's four big truckers saying, 'What you doing, bub?' That's why our crime rate is lower."

NEWS continued on p 71



APARTMENT HOUSE has been renovated despite "blighting" influence of old hotel, left, and garages and parking lots down the street.



WEST VILLAGE snuggles along West Side Highway in lower Manhattan north of Holland Tunnel. Washington Square is four blocks away.



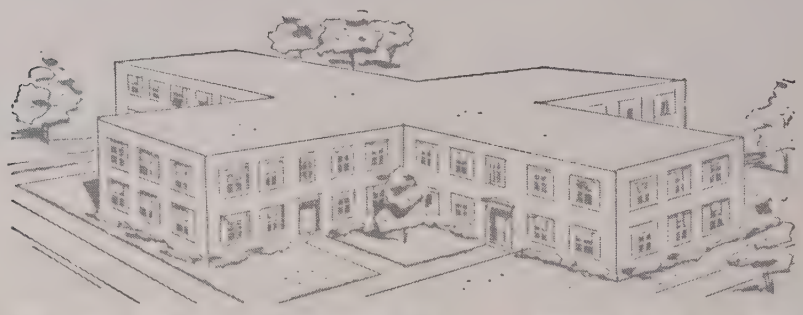
PROTESTING VILLAGERS cluster before their coffee-house headquarters. Owner has lost a partner, can't borrow money for improvements.

NEW FROM *Armstrong*

FOR INDIVIDUAL APARTMENT HEATING AND COOLING

MULTI-PAC

GREATER DESIGN FLEXIBILITY
GREATER INSTALLATION ECONOMY



What is the New Armstrong

MULTI-PAC

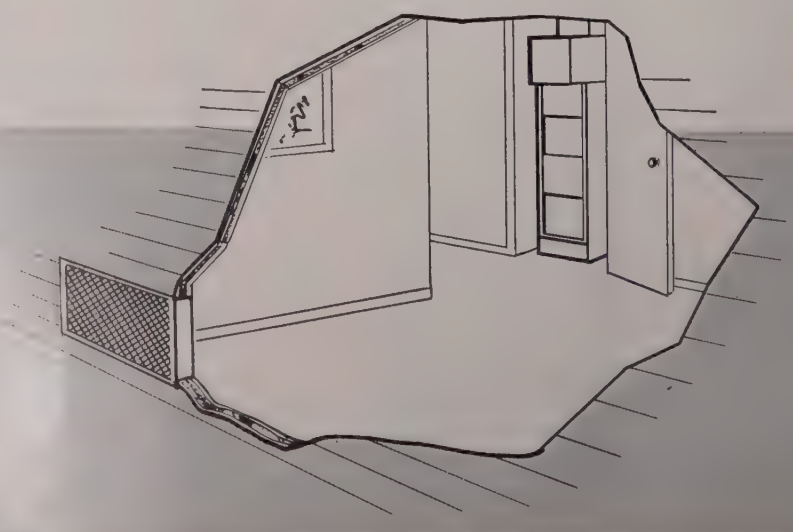


The Armstrong MULTI-PAC is an air-cooled summer air conditioner with the compressor and cooling coil combined in a compact cabinet mounted above the furnace. The condensor and fan are contained in a slim, remote cabinet which can be set into or mounted flush against the face of any outside wall.

The MULTI-PAC is available in two sizes . . . 16,000 B.T.U. cooling capacity for use with a 60,000 B.T.U. Armstrong gas furnace; and 24,000 B.T.U. for use with an 80,000 B.T.U. furnace.

Furnaces paired with the MULTI-PAC cooling unit are Armstrong's fabulous new 700 Series. These extremely compact, highly efficient furnaces . . . featuring modern, slim-line styling in green, gold and white . . . have done much to enhance the reputation which has made "Armstrong" the by-word of quality in warm air heating.

The drawing below illustrates a typical MULTI-PAC apartment installation. Armstrong engineers will consult with you to custom design the arrangement which will best fit the building you have in mind, whether it be an apartment, a professional or commercial building or a single residence.



Here's Why You Have Greater Design Freedom with the Armstrong

MULTI-PAC

Here's Why You Can Expect Lower Installation Costs with the Armstrong

MULTI-PAC

The Trend is Toward Individual Unit Heating and Cooling for Multiple Unit Housing with the Armstrong

MULTI-PAC

The compact heating-cooling unit in this MULTI-PAC system (compressor-evaporator section mounted on the furnace) stands only 69″ high, and requires a floor area only 12″ wide and 25½″ deep. The air conditioning section fits flush with the furnace at the back, but extends forward to a total depth of 33½″. It fits easily into a 36″ closet.

The fan and condensor section of MULTI-PAC 16 measures only 24″ wide, 22″ high and 10½″ deep. (*MULTI-PAC 24* is 26½″ x 24″ x 10½″). The only connections necessary between the fan-condensor and the compressor-evaporator section are two flexible copper tubes and a single wire, all of which may be easily run through the walls.

This means the two basic components of the combination system can be placed into an over-all floor plan with minimum restriction.

The design flexibility which the MULTI-PAC provides is a major factor in installation economy, too, because freedom of location means the furnace and compressor-cooling coil section can always be placed in a location which is accessible for quick and easy installation.

Other factors contributing to savings on installation include (1) a special metal frame for the top of the furnace for sliding the cooling section easily into place, (2) factory installation of all heating and cooling controls (except the room thermostat) located within the furnace and MULTI-PAC cabinets, (3) factory supplied flexible copper refrigerant lines which can be easily run through any type of construction and, (4) a factory charged refrigerant circuit with quick-connect, self-sealing couplings eliminating the expense of on-the-job refrigerant charging.

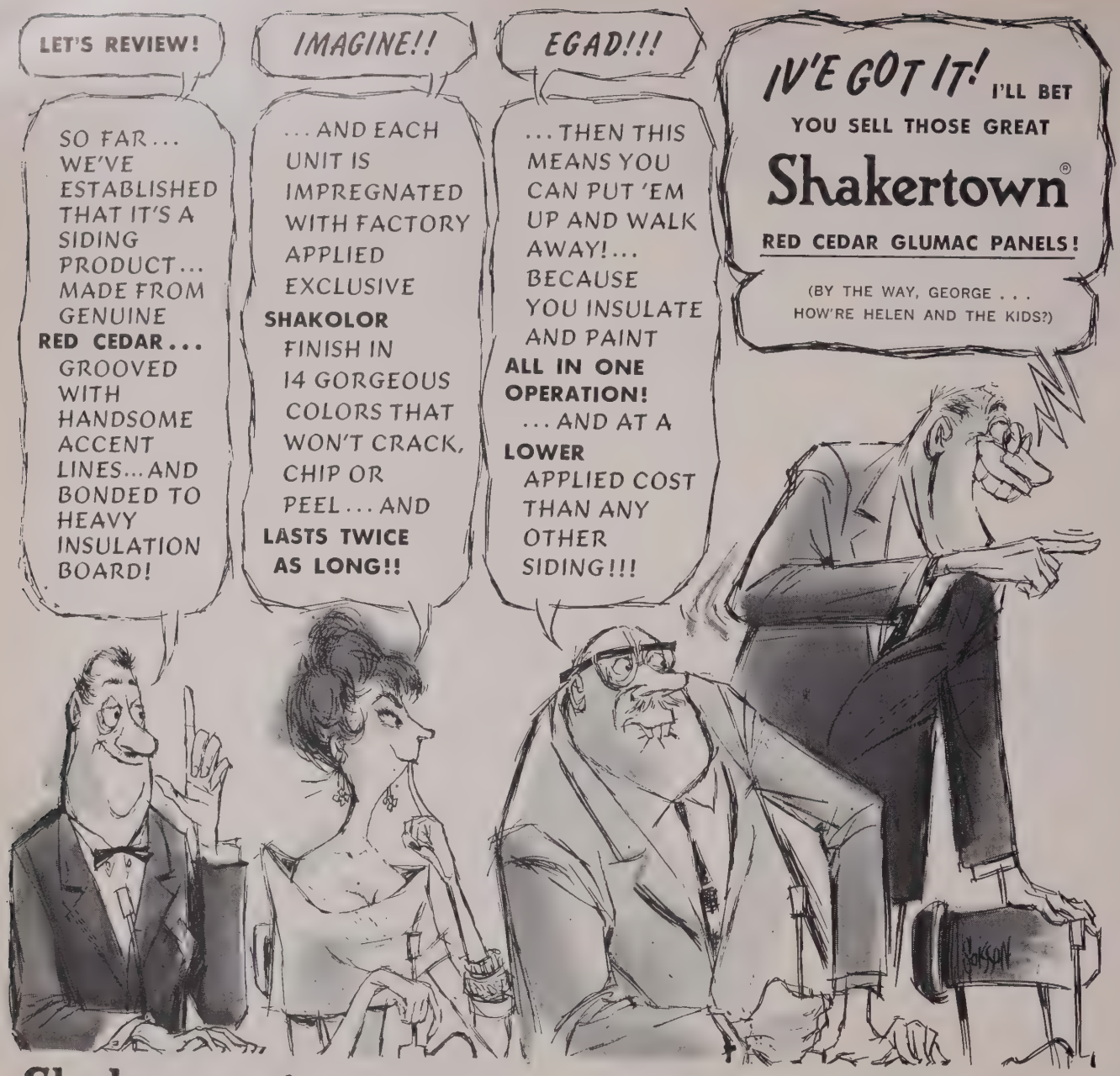
Variations in temperature preference among individuals is the primary reason for providing separate heating and cooling systems in each unit for multiple-unit housing. Experience has clearly established that the freedom to choose one's own indoor climate through the Armstrong MULTI-PAC system is a significant appeal to the prospective renter.

Advantages to the landlord are that each tenant pays the operating costs of his own equipment, the elimination of the need for personnel to operate and maintain a central system, and the fact that a shutdown of equipment affects only the occupants of a single apartment.

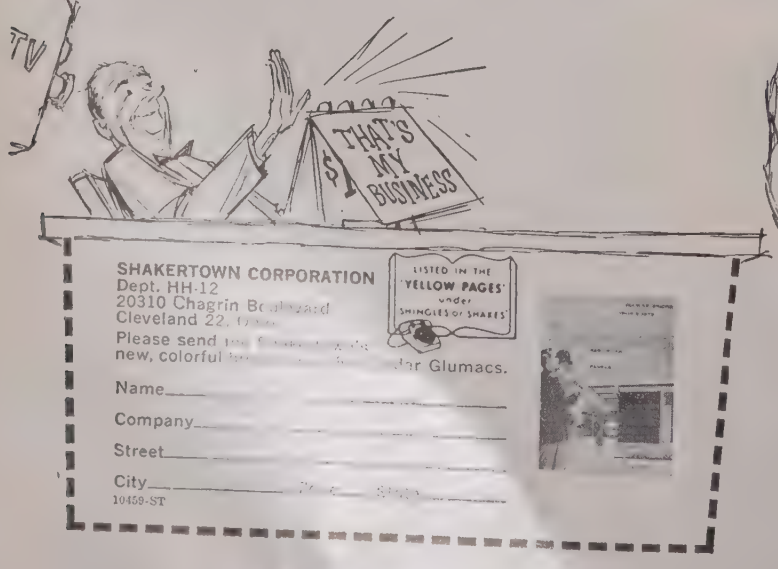
For complete details, specifications and prices on the Armstrong MULTI-PAC and other Armstrong heating and cooling equipment, call your nearby Armstrong wholesaler or write to the **Armstrong Furnace Company, 851 West Third Avenue, Columbus 12, Ohio.**

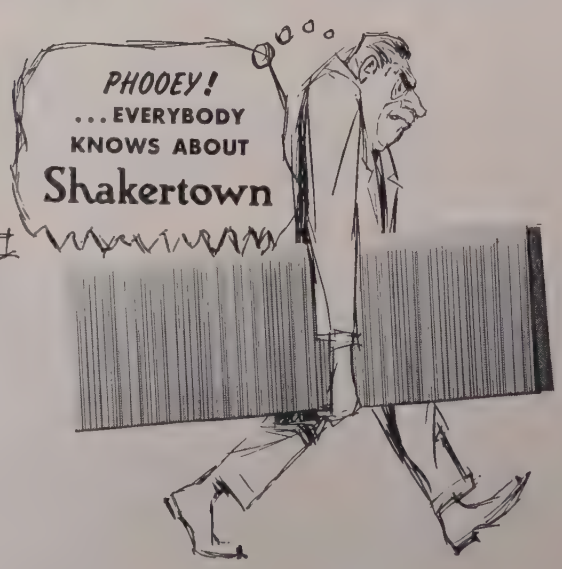
ARMSTRONG
FURNACE COMPANY

A Division of National Union Electric Corporation



Shakertown® GLUMAC SIDING TOPS ANY "PANEL" DISCUSSION!





Carpet on FHA mortgages: how much will it change the apartment market?

Nobody—FHA officials, carpet manufacturers, rental builders—seems to be sure. But they agree FHA's new order (NEWS, Nov) permitting carpet and draperies in apartments to be included in the mortgage will mean that a lot more carpet will go into new units.

"Package financing will increase the use of carpeting," predicts President Paul Jones of the American Carpet Institute. "It will also increase the quality of the carpeting used." Carpeting heretofore has been the exception in apartments, says Jones, but where builders and/or apartment operators have put it in because of its proven appeal as a tenant-getter, "the tendency has been to put in substandard carpeting. Builders used the least quality because they had to pay for it. With the extra financing, they'll want to use the best quality now because they will get a more economical return from the reserve for replacement."

A look at the volume of rental construction—now nearly a quarter of all starts—suggests how the new FHA rule may change things.

Rental starts (three-or-more families per structure) are expected to reach 255,000 units this year—up 7.7% from last year's 236,800. FHA will insure only about 17% of this year's total (45,000 units). But builders taking advantage of the new FHA regulations could force builders of conventionally financed apartments to follow suit.

Carpet manufacturers' enthusiasm is tempered by an awareness of problems.

One problem is intramural. Small retailers are up in arms over FHA's directive. They charge that big carpet dealers will grab all the business and, worse, that manufacturers will deal directly with big builders, bypassing regular distribution channels. Manufacturers pooh-pooh the charges. They contend they'll continue doing business with their outlets and that they don't want the headaches of direct selling to consumer-builders.

Carpet-makers' No. 1 problem is how to determine how long carpet will last before it needs replacement.

For builders, this is a major question indeed since they must have to convince not only the local FHA office but also the mortgage lender that the replacement reserve arrangement is satisfactory.

Admits a spokesman for Mohasco Industries (Mohawk, Alexander Smith), largest of the carpet manufacturers; "How long a carpet should last is a touchy subject. A carpet can last six, eight, ten years. It all depends on how hard use it gets."

A top Washington FHA official says: "We anticipate no trouble in figuring out longevity and reserve replacements. Carpet men have a good idea about durability that will give us something to go on. The cost of the carpet will be one major consideration." The FHA directive will increase the use of carpeting in most areas of the country, except perhaps in the northeast, he says. "In California, tenants want carpets everywhere, even in bathrooms." He predicts that carpets will be unusually important in areas like Washington, D.C. where there is a large transient population.

Carpeting is already making big inroads in the southwest and west.

Says General Manager Fern Cheesbro of the Apartment Association of Los Angeles County: "Right now I don't know of any apartments being built without carpeting."

To be competitive, FHA builders have been putting in carpet even though they couldn't include it in the mortgage. Chief Underwriter Belden Morgan of the Los Angeles FHA office estimates that including carpeting will add $5 to $6 a month rent for a typical two-bedroom apartment.

But the picture for carpet men is not all roses.

At the other extreme is New York, biggest FHA apartment market. Says New York FHA Chief Ralph W. Morhard: "Insofar as it hasn't been the practice or custom here for carpets and draperies to be furnished for tenants, we will not approve them." New York FHA men contend that the problems raised by carpeting outweigh the advantages of offering carpeting.

In Chicago, furnishing draperies and carpets for tenants has not been the rule. But FHA officials there predict the directive will prompt builders to include the items now. "It will attract more tenants," says Chief Underwriter Thaddeus J. Tarczynski.

Post-election puzzle: is renewal good politics?

Last month's flurry of municipal elections shows urban renewal and housing have become two of the most hotly-disputed issues on the US local scene. But the apparent tide of resentment against the "ins" gives pause to those who believe renewal automatically makes good politics. Significant results:

New York City: Voters re-elected Mayor Robert F. Wagner to a third four-year term, but his victory margin slumped to 402,000 from 919,000 four years ago. Wagner carried only 51% of the total vote, with the remainder being split between Republican Louis Lefkowitz and dissident Democrat Lawrence Gerosa.

Wagner immediately plunged into a drive to convince the state's Republican-controlled legislature to pass a "real rent control law without loopholes and sleeper amendments." Rent control is the sacred cow of New York politics. Most politicians believe they would be inviting personal disaster to endorse doing away with the law which even Wagner's advisors privately admit is at the root of the city's housing woes. Wagner made this his No. 1 issue in the last stages of his campaign by charging Republicans had rammed through a "sleeper" amendment to the law last session. Eight days before the election Gov Nelson Rockefeller practically conceded this might be so by freezing increases under the amendment.

New Haven: Mayor Richard C. Lee, a Democrat who has pinned his political hopes on a nationally-recognized renewal program, saw his winning margin dwindle from 13,900 two years ago to 3,900, second lowest edge in his five wins. Observers say this crimps his chances of running for senator next year.

Detroit: Jerome P. Cavanagh, a vigorous 33-year-old attorney and political newcomer, upset incumbent Mayor Louis C. Miriani. Cavanagh attacked "duplicated costs" caused by overlapping governments and pressed for a government in the area to embrace the conflicting agencies.

Buffalo: Mayor Frank Sedita, seeking a second term, relied heavily on a downtown renewal plan. After he lost the primary, he continued running as an independent against the winning Democrat. But the party split caused normally Democratic Buffalo to go to Republican Chester J. Kowal.

Louisville: Mortgage Banker William O. Cowger, 39, ended 28 years of Democratic rule of city hall in an upset.

Cowger founded Thompson & Cowger 15 years ago, purposely keeps it small so he can pursue his civic activities. He normally originates about $2 million annually, keeps servicing volume at $5 million. Last year he helped finance about 100 houses. He hopes to speed the city's renewal program.

Housing men ponder effect of anti-bias order

continued from p 44

would sell the projects, retire the federally-backed bonds, and close down their units rather than integrate the living quarters. And, said NHC Chairman William Guste of New Orleans: "Most of them [Southern members] feel that the President's executive order, which they believe will be issued, will be the end of public housing and urban renewal."

Another effect: Southern Democrats are looking for graceful exits from top spots on Congress' housing committees.

Alabamans Rains and Sparkman are the most intimately concerned. For months, their lessening ardor in housing legislation because of the race action has been whispered in Washington. Rains chairs the House housing subcommittee, and Sparkman heads the housing subcommittee of the Senate banking committee.

At the NAHRO meeting, Washington insiders verified what had long been suspected: Rains and Sparkman deliberately ducked the June 30 ceremony at which President Kennedy signed the 1961 Housing Act.

Rains has been mentioned as possibly stepping up in the Democratic leadership in the House in the upward shift caused by Speaker Sam Rayburn's critical illness. Toward the end of the session Sparkman announced he would vote against the final form of the bill to raise HHFA to cabinet rank. This was tacit admission that the bill (with its implication that HHFAdministrator Bob Weaver, a Negro, would become the first Negro cabinet member) was really a civil rights issue. It also tips that Sparkman will stand with Southerners on any housing civil rights issue.

Two civil rights commissioners oppose a crackdown on mortgage lenders.

"I am very much opposed to further intervention by the federal government into the affairs and policies of private institutions," says Vice Chairman Robert G. Storey of the Civil Rights Commission calls for a broad anti-bias order (NEWS, Oct).

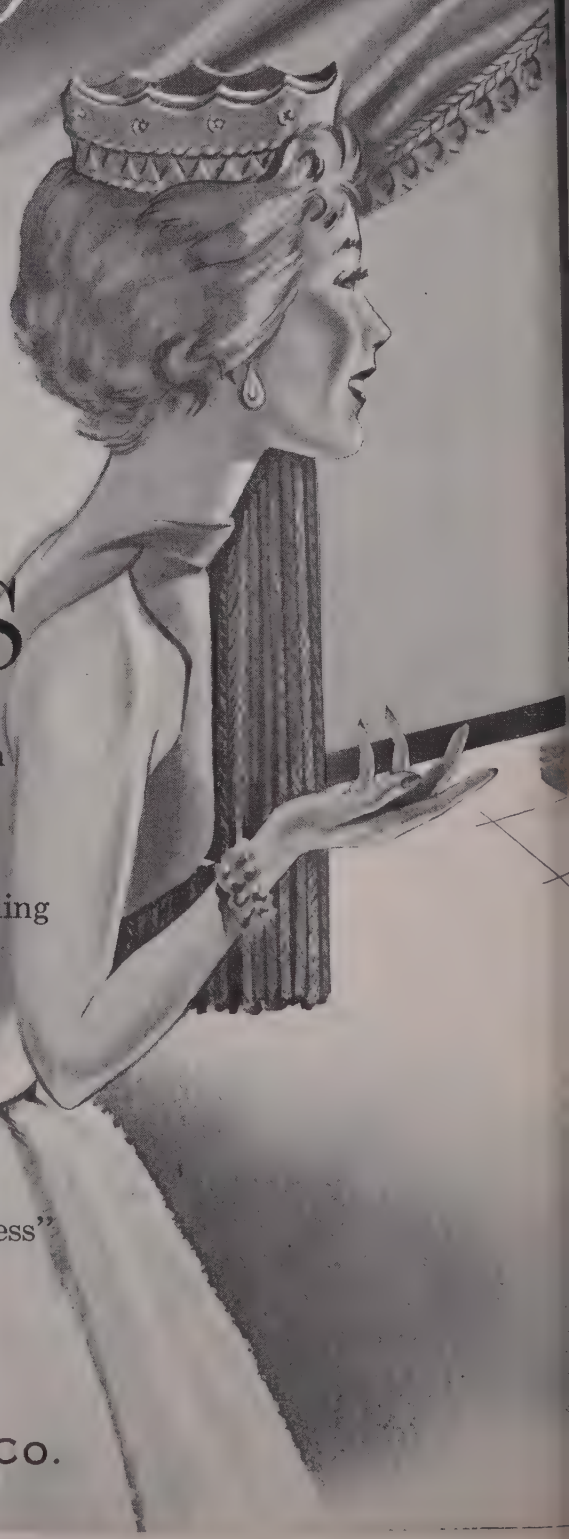
Storey, president of the Southwestern Legal Center, says the issue of federal control over lending is much more than quibbling over mechanical details of an executive order. "It is the issue of freedom versus authority," he argues. "It is impossible to keep federal intervention from becoming an institutionalization of special privilege for political pressure groups."

"Exacting thought must be devoted to developing limited measures to assure nondiscrimination, without infringing the right of financial institutions to pursue their economic policies free of unwarranted federal control," adds Robert S. Rankin of Duke University. *NEWS continued on p 75*

Introducing ...a sales-winning new line from the house of *Qualitybilt*



Princess kitchen cabinets



If you are interested in the bigger volume that comes when you can feature genuine quality tempered with budget pricing . . . you'll find these beautifully designed new "Princess" cabinets a money-making answer for your building and remodeling business. Made of fine birch wood finished to a mellow, golden fruitwood finish . . . crafted in the Qualitybilt tradition . . . completely assembled, ready to install . . . with exclusive antique coppertone hardware for a final touch of elegance.

These and many other exclusive features make the "Princess" a truly outstanding new line. *Call your Qualitybilt distributor for full details now!*

Qualitybilt WOODWORK®

FARLEY & LOETSCHER MFG. CO.
DUBUQUE, IOWA



The new "Princess" cabinets . . . and other outstanding products . . . will be on display at the NAHB show — Booths 1451 and 1452. Don't miss them!

NEW! THE AIR CONDITIONED RANGE

by JENN-AIR

All fumes and odors are removed WITHIN THE RANGE ITSELF!





The Air Conditioned Oven's exclusive design permits open-door broiling and rotissing with quick, positive removal of heat, greasy vapors and cooking odors.

Here is a totally new concept in built-in range-top and oven design —*The Air Conditioned Range*. Its self-contained fume control system eliminates odors, humidity and heat *without the need for overhead ventilators of any kind!*

This unique feature not only simplifies installation but opens up limitless possibilities for kitchen design. Wall cabinets can extend full-length above the range in a sweeping, unbroken line. To give a feeling of spaciousness The Air Conditioned Range is ideal for inclusion in dramatic island or peninsular arrangements.

The lustrous range-top cover completely conceals the stainless cooking area when closed, providing an extra work surface. The touch of a button raises the cover which then becomes a splashguard to protect walls and decorations against spatters and spills. This is just one of many exclusive features which make this unit a marvel of functional design.

Most important of all is the beauty of The Air Conditioned Range. The classic simplicity of its clean, uncluttered lines provides the look of luxury that transforms prospects into buyers.

Your Jenn-Air distributor will be glad to demonstrate all the superb features of The Air Conditioned Range at your convenience. Write for his name and for colorful brochure describing "tomorrow's concept in cooking." Jenn-Air is the world's largest manufacturer of fume control systems for restaurants and supper clubs.

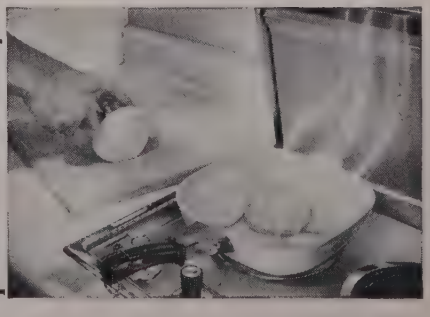
JENN-AIR

THE AIR CONDITIONED RANGE

JENN-AIR PRODUCTS COMPANY, INC.

1102 STADIUM DRIVE • INDIANAPOLIS 7, INDIANA

Make the Onion Test Comparison! Check the effectiveness of your present kitchen ventilation. With the Air Conditioned Range, tests prove that onions can be fried over high heat in an open skillet without a trace of odor detectable in the room.



Northup, ailing, steps down as executive of lumber dealers

Last month **Cotton Northup,** 66, called the shots for his own exit as the top spokesman for the nation's lumberman.

"I had some health trouble (a lung ailment which cuts his breathing capacity) in the past year," explains the executive vice president of the Natl Retail Lumber Dealers Association. "So I hastened this by asking them to make the change this year." Northup had not been expected to step down until 1963.

So at NRLDA's annual meeting in Chicago, Northup was elected to the new post of senior vice president where, after Jan 1, he says: "I'm going to be in somebody's hair for the next two years." The two years will let him qualify for a full pension.



NRLDA'S NORTHUP
Exit for an old pro

Cotton Northup (he uses the initials H. R., for Harold Reed, formally) grew up within blocks of the nation's Capitol in Washington, and went to the old Tech High School at 7th and Rhode Island. He joined NRLDA 21 years ago and, as the lumber dealers' spokesman on Capitol Hill, earned a reputation for thinking quickly on his feet. Congressmen once cross examined him on why he opposed a veterans bill, which is akin to opposing motherhood in Washington politics. "My son's a veteran and I don't dislike veterans," replied Northup. "But I don't think the government should support veterans indefinitely."

Northup succeeded because he knew instintively that a trade association executive should not be a high-paid clerk but must lead his members by educating, suggesting, cajoling, and challenging.

"This is a business that came up from the railroad tracks," he says. "The dealer is an established and well known member of his community with a capital investment there. We know he's solid. That's why we know he can learn good merchandising.

"This industry is in a change right now. There's no one pattern for success. Some yards are in fabrication, others in remodeling, others in land development or building. We don't know what all the dealer will be doing in 15 years, but he will be rendering a lot more service to the building industry."

Lee Balterman



NRLDA'S SNEDDON
Entrance ahead of schedule

Stepping into Northup's spot is **Thomas T. (for Taylor) Sneddon,** 49, who was hired early this year (NEWS, Mar) after a two year search for Northup's successor. He will have full administrative authority as executive vice president.

Burly, tall (6'1½") Sneddon speaks with booming authority. His 16 years in the lumber business, most recently as retail sales leader for 108 yards of Boise Cascade Corp, give him a thorough knowledge of yard operations. His initial "frustration" in shifting to trade association work came in having no pressure to keep profits high. "But if we can reduce operating costs, that's really a profit," he smiles.

BUILDERS: **John E. Marqusee,** vice chairman of the board of United Improvement & Investing Corp, big publicly held diversified realty company, has been elected president of the New York State Homebuilders Association.

Harry J. Quinn, suburban Chicago builder, has been tapped for the *Saturday Evening Post*'s first "Most Influential Builder" award. Quinn is president of Pacesetter Homes, South Holland, Ill. The Post award will be made annually to outstanding builders in various cities.

Census' housing chief quits, joins PHA

"Census does not think it needs housing statistics."

That's why **Wayne Daugherty,** 52, chief of the Census Bureau's Housing Division since it was created in 1956, has just moved over to become assistant commissioner for program planning at the Public Housing Administration.

His departure from Census means the building industry will probably have to wait even longer than it expected to for tabulations of housing statistics gathered in the decennial Census in 1960—delays which have been protested again and again by industry leaders.

Daugherty, a Census aide for the last 13 years, is a government careerist. He began doing economic and statistical work for WPA's research division in 1934. He was research director of the San Francisco Housing Authority from 1939 to 1941, then worked seven years for PHA, ending up as regional economist in San Francisco.

In his new job, a post which the housing agencies are setting up in every shop, Daugherty will concentrate on figuring out ways for public housing to do a better job.

Daugherty's successor at Census is **Dr. Daniel B. Rathbun,** former head of Fresno State College's economics department.

LENDERS: **Gordon W. McKinley** has resigned as top economist for Prudential Insurance Co to become vice president and chief economist of F. W. Dodge Corp, construction statistics specialists. A Pru research economist since 1951, McKinley is a onetime college professor and author of professional books and articles. He opposes fixed FHA-VA interest rates, has warned that force-feeding the housing output could create serious vacancy rates and building failures.

The family of **Willard W. Garvey,** 41, made its first success in grain around Wichita. But Garvey branched into housing and, as

continued on p 78

Does new czar for Chicago renewal mean program has outgrown experts?

Yes, say seasoned observers. For the nation's second largest city has just put its sizeable renewal fortunes into the hands of a non-expert, **John G. (for Gorman) Duba,** 39. And the newcomer will get $30,000 yearly, tying him for the highest renewal pay in the nation.*

Up to now Chicago's renewal program has slogged along effectively, if unspectacularly, guided by two separate agencies. The autonomous Land Clearance Commission has virtually completed seven clearance projects and has another 13 in the mill. The semi-autonomous Community Conservation Board (headed by **D. E. Mackelmann,** who becomes Duba's deputy) has six projects on the books. Construction has started in only the Hyde Park-Kenwood area. Chicago has spent or committed $37 million and tapped another $120 million federal money.

But Mayor **Richard J. Daley** privately has been less than happy with renewal's course. Decisions in the Clark-LaSalle project were made that Daley didn't take part in fully, and the project became a target of critics. Some said **Phil Doyle,** former LCC director now in a similar post in Washington, D. C. (NEWS, Nov) left too many old buildings standing, and others complained the land was priced too high to allow middle income housing.

So Chicago followed Philadelphia, New Haven and other eastern cities by creating a super-department to take advantage of renewal's special glamour: most taxing is done in Washington but the jobs and contracts are passed out by local officials. Daley spurned the big names of renewal in filling his new post.

But non-expert Duba has some major assets: he is a skilled engineer and former college teacher (Illinois Institute of Technology). More importantly, since 1957 he has been Daley's administrative officer, confidant, trouble-shooter, expediter, and hurry-up man. His choice means renewal is now so politically potent that it is being brought directly under the mayor's wing. And Duba gets one important edge over most renewal bosses: he keeps his power as the mayor's chief administrator to bring uncooperative department heads before him for any needed knuckle-cracking.

Duba faces tough financing problems. The two old agencies are about out of money. Chicagoans may be asked to vote $25 million more for renewal and conservation next year. Universities will be asked to build so their spending can be credited to the city. If Chicago can come up with $60 or $70 million in cash or credits for building new schools and other facilities, it can get an estimated $200 million in federal money and thereby double its renewal spending. The uncertain financing breeds morale problems for Duba. Summed up the departing Doyle: "Nobody knows where the program is going."

* Boston's Redevelopment Authority pays its chief administrative officer, Edward Logue, $30,000.

Hartland F. Klotz



CHICAGO'S MACKELMANN (1) AND DUBA
For renewal's bigger political punch, a non-specialist



The Post's OPERATION RE-DO is making history

CHAMBERSBURG-24
GETTYSBURG
NAMED FOR JAMES GETTYS
ONE OF FIRST SETTLERS
FOUNDED
1780

The billboard shown above represents significant progress in The Saturday Evening Post's exciting OPERATION RE-DO – a plan to restore the charm and beauty of towns throughout the United States.

OPERATION RE-DO's initial effort is called CAMPAIGN GETTYSBURG. The program to restore the historic downtown area of Gettysburg was described in detail at a recent kickoff dinner attended by 300 merchants and property owners. The reaction was enthusiastic and immediate: CAMPAIGN GETTYSBURG has the full support of the leading citizens of Gettysburg, and many of the merchants affected have already endorsed the rebuilding plans in full. In June of next year there will be a grand opening of the "new" historic old Gettysburg!

A second, equally enthusiastic reaction has been noted since the Post announced OPERATION RE-DO. We've been receiving letters of inquiry, interest and approval from key leaders in the building field. OPERATION RE-DO offers members of this industry a promotion that is uniquely



satisfying: as well as increasing their sales, they will be performing the invaluable service of improving communities all over America.

Following the opening of the new Gettysburg, the Post will produce a special book which will document the results of CAMPAIGN GETTYSBURG. This book will be a model guide to town redevelopment – and will be distributed to civic leaders across the nation. It will offer communities everywhere detailed plans for following Gettysburg's splendid example . . . and sales opportunities for you.

Naturally, The Saturday Evening Post is proud of its role in sponsoring OPERATION RE-DO in cooperation with the Gettysburg Junior Chamber of Commerce. It is a way that we–through you, the building industry–can make countless American towns more beautiful, more successful places to live in. And along with such programs as the outstanding Blue Ribbon Homes promotion, OPERATION RE-DO is also part of a continuing Saturday Evening Post effort to support the dynamic, expanding building field.

Jack Pontius, Building Products Manager
The Saturday Evening Post
Independence Square, Philadelphia 5, Pa.

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A CURTIS MAGAZINE

POST
The Saturday Evening

president of Builders Inc, became one of the leading producers of low-priced housing in Peru.

But Garvey has long felt the need for a newspaper in Washington that prints news and comment not found in ordinary papers. So this fall Garvey hired a staff of 12—"Everybody is supposed to be able to do everything"—headed by former *Newsweek* staffer **Ralph de Toledano** and set up shop in the nation's capital. Last month they began turning out a 16-page tabloid, the Washington *World*.

Both Garvey and de Toledano insist the weekly paper has no political purpose; it has no editorial pages and the publisher's comments are added at the end of news stories. In government-oriented Washington, it will aim to stress non-government news.

Garvey says he'll be surprised if the paper becomes an overnight success. He figures *World* will cost him "several hundred thousand a year—it's research."

William L. Johnson heads lumber dealers

The Natl Retail Lumber Dealers Association has picked a man who has devoted his life to the lumber industry as its new president beginning Jan 1.

William L. (for **Lucian**) **Johnson,** 65, started as a yardman for the Boise-Payette Lumber Co (now Boise Cascade Corp) in 1916. "The company inspired me to be a lumberman because I got with them and never have thought of quitting," he explains.

Bill Johnson moved inside to an office job in 1924, served as credit manager and assistant general manager before being named assistant vice president. He has been a director and past president of the Western Retail Lumbermen's Association in addition to working on many NRLDA committees. A Fort Collins, Col., native, he now lives in Boise, Idaho.

A tall, reserved man, Johnson has a quiet sense of humor. "Thank you all very much," he said simply after his election. "And now, before you change your minds, I accept."

Behind Johnson, **Leslie G. Everitt** of the Everitt Lumber Co, Fort Collins, Colo., moved from second to first vice president. **William T. Spencer** of the Spencer Lumber Co, Gastonia, N. C., was picked as the new second vice president. This year's exposition chairman, **Robert J. McCutchan** of Metzger Lumber Co, Lebanon, Ind., was elected treasurer succeeding **John W. Dain** of Dain Supply Co, Mahopac, N. Y. Retiring president is **Winfield B. Oldham** of Dallas.

OFFICIALS: **Prof John Clayton Kohl,** 53, director of the University of Michigan's Transportation Institute, becomes asst HHFAdministrator for transportation, a new job. He will oversee spending $42.5 million appropriated by Congress for commuter transit loans and demonstration grants.

Henry B. Schechter, 43, an HHFA staffer, has been promoted to chief of capital and mortgage market branch. **Warren H. Deem,** 33, former marketing director for a Pennsylvania forge, becomes director of urban studies for HHFA. **Merlin Smelker,** 50, an HHFA employee, now heads its division of public improvements and transportation studies. **George B. Nesbitt,** 50, now URA inter-group relations officer, becomes director of HHFA's low income housing demonstration program.

RENEWAL OFFICIALS: **Ralph L. Herod,** 49, URA's regional director in Chicago for the past two years, becomes $15,600-a-year executive director of the Sacramento redevelopment agency. Sacramento chose Herod, who had 26 years of federal service, over 70 other applicants. The job opened when Director **Jerome F. Lipp,** 38, resigned after 2½ years to become president of Lindsey & Co, Sacramento real estate and land development firm, at $25,000 yearly.

Richard W. E. Perrin, 52, steps up from housing authority director in Milwaukee to become director of the city's new super-department of city development. It combines the public housing and the redevelopment authorities and the city planning commission. An architect, Perrin will also coordinate housing inspection by the health department and building code enforcement under the building department.

Bill Ewald, who was asst URA commissioner for technical standards in the Eisenhower Administration, will run the US operation of the Athens consultant and city planner, C. A. Doxiadis. **Ellis Ash,** Doxiadis' former No. 1 man in the US, has moved to Boston as deputy to **Edward Logue.**

Gunnison, pioneer in prefabs, dies

When the Depression clobbered the traditional homebuilding market, prefabricated housers saw their opportunity: a vast market for low-priced houses. But for the embryo prefab industry—an helter-skelter assortment of small companies, experimenters and hopeful theorists — the opportunity was easier to see than grab. Still unsolved were the prefabbers' basic problems: how to manufacture and merchandise good, inexpensive houses on a mass scale. At this critical juncture, the fumbling industry got a vital lift over the hump from an unexpected source: a casual newcomer with a bushel of ideas and a talent for selling them.

He was **Foster Gunnison,** who died Oct 19 at St. Petersburg, Fla. at 65. Although he had long since retired, Gunnison's death was mourned by former colleagues and competitors alike. Says one prefabber: "If anyone was the father of prefabrication, he was. He showed the rest of us how to do it."

Gunnison went into prefabbing in 1934 after a successful career



PREFABBER GUNNISON
He solved the basic problems

as a designer and manufacturer of lighting installations. His Brooklyn firm, Cox, Norstrand & Gunnison, put in the lighting at Radio City, which included a six-ton chandelier, then the largest in the world, and the lighting in the Empire State Building and Waldorf-Astoria Hotel. With the financial backing of Chairman **Owen D. Young** of General Electric, Gunnison founded Houses Inc to survey the prefab field. An associate was Architect **Robert W. McLaughlin,** who had switched from designing elegant houses and museums to prefabs. The following year, Gunnison pulled out to set up his own company, Gunnison Housing Corp in a former furniture plant at New Albany, Ind.

Gunnison, who preferred a bathtub to a shower because he contended he got all of his ideas while soaking in a tub, envisioned putting housing on the same basis as automobiles with assembly-line production and nationwide dealerships. He pioneered conveyor-belt manufacturing of houses (turning out a ready-to-assemble house in 15 min) and the use of interchangeable waterproof, stressed-skin plywood panels ("We don't make houses," Gunnison once said, "we make panels."). He stressed merchandising, one of the industry's weakest points. Gunnison's company sold 4,500 houses through its coast-to-coast dealer organization up to World War 2 when production was shifted to defense housing.

In 1942, Gunnison helped to found the Prefabricated Home Manufacturers Institute. Two years later, he sold 70% of the Gunnison Corp stock (for a reported $1 million) to US Steel. Gunnison remained as chairman of the subsidiary until 1953 when he sold the rest of his stock (also for a reported $1 million) to US Steel and retired. The subsidiary became US Steel Homes.

DIED: **Harry B. Hutson,** 55, president of Gibson-Homans Co, Cleveland, roofing materials manufacturers, Oct 15, in Cleveland; **William R. Davlin,** 50, Pennsylvania state secretary of commerce, Oct 21, at Harrisburg; **Henry W. Schmidt,** 56, vice president of the Upson Co, laminated wallboard manufacturer, Oct 23, at Lockport, N. Y.; **Gust Svenson,** 79, retired builder and chairman of County Federal S&L, Rockville Centre, L. I., Oct 24, at Oceanside, N. Y.; **William S. Peace,** 78, Philadelphia area real estate broker and chairman of First Federal S&L, Upper Darby, now the Greater Delaware Valley S&L, Oct 27, at Rydal, Pa.; **Daniel Hudson Burnham,** 75, FAIA, Chicago architect, longtime president of the Chicago Regional Planning Association, son of celebrated architect Daniel H. Burnham Sr ("make no little plans..."), in an auto crash, Nov 3, near Chicago; **Walter MacCornack,** 84, FAIA, consulting architect and former dean of the MIT school of architecture, Nov 6, at Littleton, N. H.

CANADA:

Government cuts NHA rate ¼%

Since late 1959, the interest ceiling for Natl Housing Act mortgage loans* has stood at 6¾%. And NHA loans this year should account for about two-thirds of Canada's total starts—in contrast to FHA and VA's steadily slipping share, thanks to politically pegged interest rates.

Early last month, the government cut the NHA rate ceiling to 6½%, apparently to keep NHA rates in phase with yields of long term government bonds, which have been dropping for months. President Stewart Bates of Central Housing & Mortgage Corp (Canada's FHA plus Fanny May), sensibly declined to predict the rate cut would produce any upsurge in starts. CHMC expects the nation to start 123,000 housing units this year—80,000 of them under NHA. This would be a 13% gain from 1960's total starts of 108,858.

The only surprise in the NHA rate-cut was its timing. It came (Nov 6) just after CHMC had offered another $18.5 million of 6¾% mortgages from its portfolio for sale in the secondary market. But it will be several months before the new 6½% loans reach permanent lenders. The lower rate does not apply to houses under construction.

In a companion move, the government also trimmed the interest ceiling on CHMC loans for multi-family low-rent (private or public), limited dividend, college housing, and sewage plants from 5⅜ to 5⅛%.

* Government-insured up to a mortgage limit of $14,900, with a flat 5% minimum down payment. Insurance premium is a onetime 2% capitalized into the cost of the house—a system much cheaper for buyers than the FHA setup in the US.

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$30,000.00
IN CASH PRIZES FOR HOMEOWNERS
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111 WINNERS
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If you tied in with the 1956 Contest you know what a success it was for builders, dealers and manufacturers alike! And this new one has even more sales excitement and consumer incentive! Here's how BH&G will help you cash in: (1) By a major editorial series beginning in January, generating tremendous enthusiasm for home-improvement among the 5½ million action-minded BH&G families; (2) By providing you FREE all the merchandising and promotion materials to make your organization Official Contest Headquarters, including entry forms.

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Already, top brand names manufacturers are tying in to add tremendous support. Harness the purchasing power of 5,500,000 BH&G families . . . order your promotion kit today, and you'll be on your way!

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HH-12, Des Moines 3, Iowa

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(ADVERTISERS: Write on your letterhead for Contest details, or tie-in assistance, to the above address.)

① **AN ATRIUM GARDEN,** visible out from the terrace proper by [illegible] translucent glass, becomes an extension of the bath through the wall and door of neutral LUSTRAGRAY®.



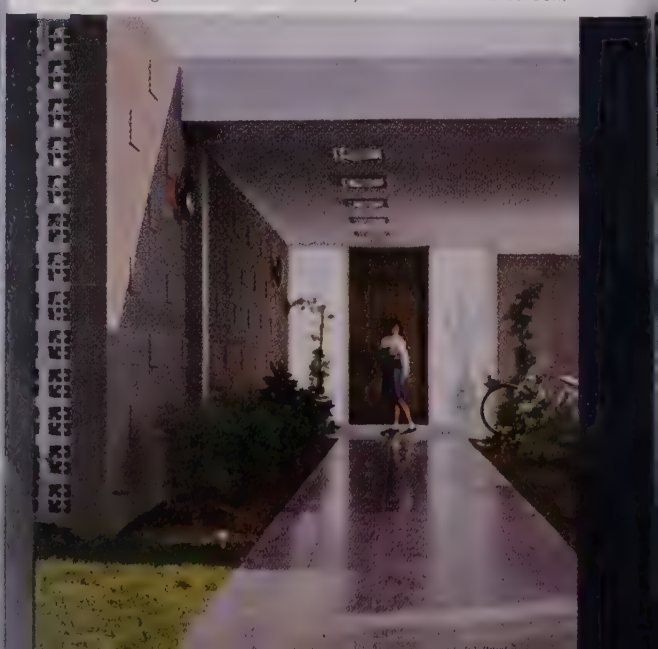
② **WALLED COMPOUND,** reminiscent of Mediterranean house presents a complete mask to the street. Yet behind this absolu screen of privacy is a house of light, open to all outdoors.



The "House of Light" shows how...

Glass by A-SG makes light of a builder's problems

⑤ **ENTRANCE** preserves unbroken privacy from the street. Translucent panels of HUEWHITE® frame the door area and provide interesting contrasts with masonry block wall and screen.





③ **DIRECT ACCESS** to terrace and firepit is provided from garage through wall of NUWELD® patterned wired glass which gives privacy, diffused light transmission and fire retardance.

④ **SPACIOUS KITCHEN AND DINING AREA** seem even more open —become a part of the terrace and pool area—by means of a continuous wall of glare-reducing LUSTRAGRAY®.

Today's builder must find a single solution to three kinds of problems: architectural . . . economic . . . and promotional—in every home he builds. This striking "demonstration home" in Sacramento, California, built by the Blomberg brothers, shows how the creative use of glass helped solve these problems.

To give the freedom and space of modern living—with absolute privacy—on a modest suburban lot—at reasonable cost—this house makes use of four different kinds of glass, all by American-Saint Gobain. Building with glass this way reduces the number of trades needed wherever it is employed. Glass is simultaneously a functional and finishing material—it is wall and door as well as window. And glass, used in variety and with imagination, gives the builder an invaluable edge over prosaic competition. Let glass by American-Saint Gobain help you reach creative solutions in your next project. For full information, contact your nearest A-SG Sales Office, or write: American-Saint Gobain Corporation, Kingsport, Tennessee.



FLOOR PLAN shows how house is encased within masonry walls, yet achieves complete openness to its own lot. Blue denotes glass walls, black indicates masonry.
Architect: George Muraki.

⑤ **ENTIRE TERRACE WALL** of house is glass. LUSTRAGRAY® gives sufficient exterior opacity to provide a sense of privacy while providing clear visibility from interior.



Creative Ideas in Glass

AMERICAN-SAINT GOBAIN CORPORATION

DISTRICT SALES OFFICES IN: Atlanta, Boston, Chicago, Dallas, Detroit, Kansas City, Los Angeles, New York, Pittsburgh, San Francisco, Seattle.

One of the custom-built Ellis homes at Watch Hills Terrace, Rock Island, Ill. Features include: air conditioning, all-stone double fireplaces, built-in china closets, ornamentation plaster—and telephone planning.







Attractive telephone outlets such as this add to the appearance of the home today, and to the resale value later on.

Your local Bell Telephone Business Office will gladly help you telephone plan your homes. For more information on telephone planning, see Sweet's Light Construction File, 11c/Be. For commercial installations, see Sweet's Architectural File, 34a/Be.

"Our buyers like all the new ideas. That makes telephone planning a must for us"

SAYS MR. T. H. ELLIS, ELLIS COMPANY
ROCK ISLAND, ILL.

"Concealed telephone wiring is a must for the builder of a custom home," says T. H. Ellis, promotion-minded Illinois builder. "Buyers know about it, and they recognize it as a sign of quality in a home. It's one of the newer ideas that we consider essential.

"By planning ahead with both the customer and the Telephone Company's Communications Consultant, we get the most convenient, most practical locations for telephone outlets while the walls are still open."

Mr. Ellis has been building homes for twenty years. Since 1957 all of them have been built with concealed telephone wiring. "Now we are also providing for the Bell System's new intercommunications system, Home Interphone."

BELL TELEPHONE SYSTEM

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builds a full feature-filled line of gas and electric ovens and surface units for you to build in. Every automatic control that helps you sell faster and helps women cook better. Every easy-to-clean feature. Simple functional beauty. Shown below: the top of the line of

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GAS BUILT-IN RANGES



IMPERIAL OVEN MODEL NG-18 YELLOW



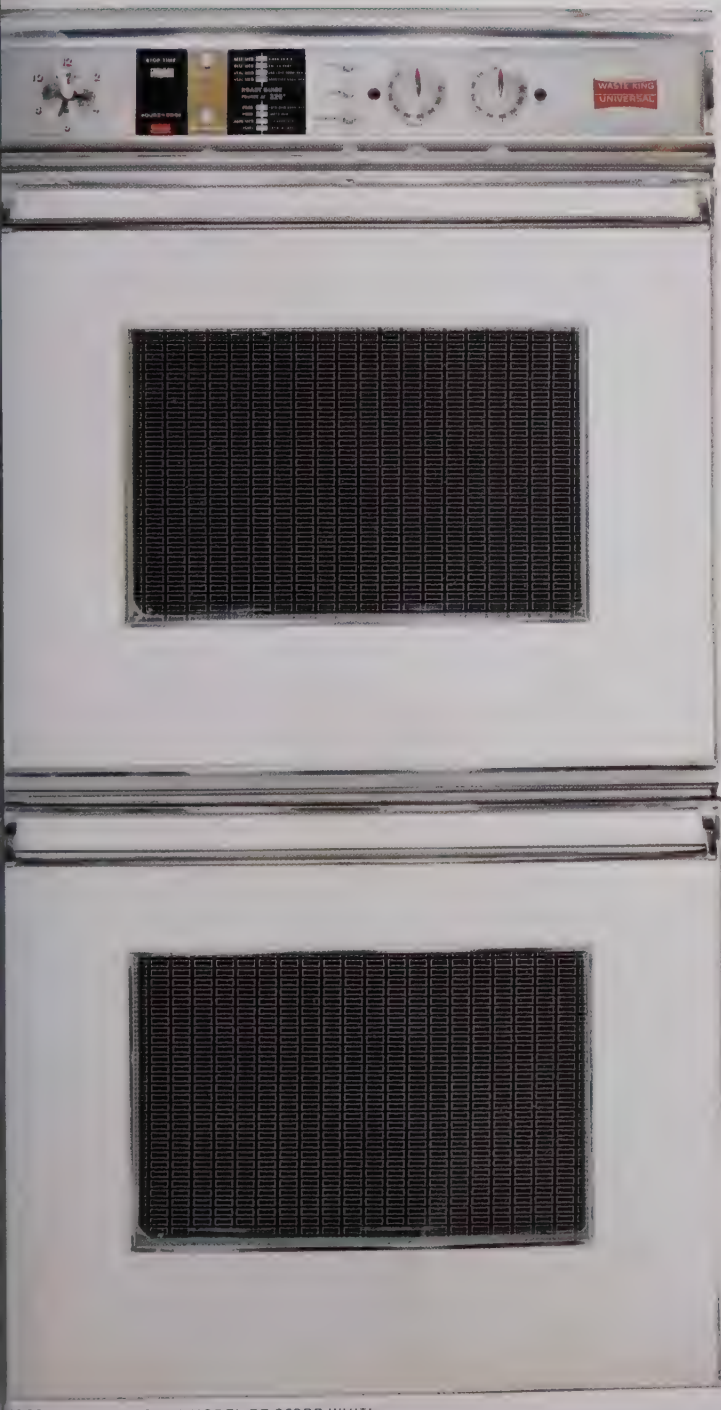
...lation? Easy! And Waste King Universal ...ranges electric and gas models interchangeable – most fit a standard 22" x 38" cutout. Service? Ready! 436 factory-trained service agencies nationwide.

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IMPERIAL DOUBLE OVEN

If you build homes of distinction, you can't afford to overlook this eminently practical touch of elegance. Because it's a Waste King Universal, it has every worth-while feature. Because it's double, it has double capacity . . . the great convenience of cooking at two different temperatures . . . in one unit with one control panel.



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DROP-IN ELECTRIC RANGE

Full-size oven and four-element surface unit combined to fit easily into any 2' x 2' x 2' cutout. Save at least $100 on installation and space costs.



DROP-IN MODEL DE710G BRUSHED CHROME

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...ty, one dish-
...faster than the

...convenient random load-
...variation, timer-controlled
detergent dispenser. Triple X polyvinyl
rub lining that can't rust. Some other
dishwashers have some of these salable
features. Only one has all of them. Its
initials are WKU.

The trouble-free disposer – the one with twice the speed and twice the life of competitive makes – the quiet one that handles all food waste fast. The Waste King Universal!

The disposer with the Good Housekeeping Guarantee Seal on its performance and its proof of performance. Two million disposers – a third of all the disposers ever made – are by Waste King Universal.



CEDAR DISHWASHER MODEL DC-10



IMPERIAL HUSH DISPOSER MODEL IMP-II

How to build better for less

Eleven copies of the October HOUSE & HOME thoroughly dog-eared just four days after they arrived in our office. This silent tribute to the job your staff has done is only part of the story. One of our people was heard to say that this issue would be a bargain at $25 a copy, and I think we all agree.

JOHN F. LONG, *president*
John F. Long Homes Inc
Phoenix.

". . . a grand set of rules"

What a publication—this current issue. You have done something for the industry which cannot be measured in dollars and cents. You compiled such a grand set of rules that the homebuilder should be ever grateful; not only he but the lumber dealer and all suppliers. This issue should be kept handy by all. It is one of the best reference books in modern home construction.

CRAIGE RUFFIN, *vice president*
Ruffin & Payne Inc
Richmond, Va.

May I particularly compliment you on the art work, the originality and the execution. This issue is one that will be studied, discussed, and put into use.

CLARENCE A. THOMPSON, *president*
Thompson Lumber & Building Supplies
Champaign, Ill.

". . . the first time"

This is the first time I have ever written a publisher of any magazine to congratulate him on an entire issue. Your October HOUSE & HOME is an extraordinary service to the homebuilding industry. Even though I have read every H&H since its inception, I have never found a single issue as stimulating and informative as this one. It assembles virtually all of the best of modern industrialized homebuilding methods into one comprehensive issue. The format contrasting the archaic construction methods in the old illustrations with the modern methods is as delightful an editorial technique as it is effective. The money symbols on the cover are well chosen for the theme. You have skillfully mapped the road to greater dollar yields. We thought we already employed most of the best methods in our own operations; but this issue spotlighted many we overlooked. My staff has now got fresh instructions to crank these in too. Who said all trade journals were dull? You have really come up with a standout.

EDMUND J. BENNETT, *president*
Bennett Construction Co
Bethesda, Md.

This informative treatment directed toward improved homebuilding is well considered and should prove stimulating and useful in many ways. It has a forward-looking approach that is certainly quite recent in this most important of all economic fields.

HAROLD BOESCHENSTEIN, *president*
Owens-Corning Fiberglas Corp
Toledo.

". . . the future of the industry"

This is, without question, the finest series of articles ever published on the present and future of our industry. We have, since the first issue, enjoyed your splendid magazine. The work that went into this issue is reflected in the result — excellent and beyond comparison.

H. E. MILDON, *vice president*
Muttart Enterprises Ltd
Edmonton, Alberta, Canada.

I referred to your October issue several times in a speech I made last Thursday to the Maryland Savings & Loan League in Baltimore. Your ears should have been burning.

NORMAN STRUNK, *executive vice president*
US Savings & Loan League
Chicago

Congratulations on a beautiful job. I am sure it is something builders will read and keep for a long time.

LEONARD KIRSTEN, *public relations director*
Structural Clay Products Institute
Washington, D.C.

". . . would make a good text"

Your October issue is the best compilation of new ideas in housing I have seen to date. I read it from cover to cover and I am certain that all cost-conscious builders would benefit by doing the same. It would make a good text for architectural and engineering students and should be mandatory reading for all building inspectors.

BERNARD PERLIN, *vice president*
Calcor Building Div, Rheem Mfg Co
Huntington Park, Calif.

I am sure that you will get a lot of letters complimenting your October issue. I am sure it's going to help a lot of builders and inspire a lot of manufacturers to more intensive activity in the development of products for housing.

HERBERT B. MCKEAN, *director of research*
Potlatch Forests Inc
Lewiston, Idaho.

". . . review our entire operation"

Starting today we are having meetings every evening with our architect, our superintendent, salesmen, President Smith, and me. Our purpose will be to review our entire building operation with the October HOUSE & HOME as a guide. Mr Smith personally instructed all our executives to throughly digest this issue and try in every regard to pattern our building operation after your suggestions.

DONALD R. HODGINS, *vice president*
Smith Quality Homes Inc
Flint, Mich.

Complete and Comprehensive

This is the most complete and comprehensive assembly of materials we have ever seen.

RAYMON H. HARRELL, *executive vice president*
Lumber Dealers Research Council
Washington, D.C.

I am not in the habit of writing "letters to the *Times*" but after going through the October issue for the second time, I feel I should at least pay my respects to you for an outstanding job. H&H is the best trade paper: it is up to date, it has real meat, it is progressive if not downright dramatic in some of its presentations. And the October issue tops them all.

JOHN C. SCHULZ, *president*
AMAS Inc
Syosset, N.Y.

Congratulations on your October issue. It is the finest thing of its type we have ever seen.

J. C. CANTHEN, *president*
Rock Hill Lumber Co
Rock Hill, S.C.

Please send me ten complete issues of the October HOUSE & HOME. I wish to distribute them to some of the area plumbers and electricians. The articles on cost cutting and modern techniques in above subjects are not only timely, but gosh-darn necessary in today's market for some of the "pass-it-on boys" to take notice of. If they don't heed some of the worthy advice, it's quite possible that sometime in the near future they'll do a lot of pondering over how and why their gravy train jumped the track.

ROBERT A. MACDONALD
MacDonald Consolidated Homes Inc
Manitowoc, Wis.

". . . we can no longer squander"

The homebuilding industry can play an important part to checkmate Communism by updating its methods, products, and tools as you suggest [H&H, Oct]. In my study of Soviet housing construction methods last summer, I was impressed at the progress they have made since my last visit behind the Iron Curtain. In ten years they have made more progress than in the last 100, despite the fact that much of their housing is still shoddy by our standards. But in some respects their methods are ahead of ours, and in this life-and-death race we can no longer afford to squander materials, labor, and our peoples' housing dollars by using obsolete methods and materials, especially bearing in mind possible savings in maintenance costs of the life of the structure.

FRANK KLOCK, *author*
Building Greater Profits into Income Property

". . . beats them all"

I have complimented you before on the material and thoroughness of your job but this beats them all.

ALAN E. BROCKBANK, *past president* NAHB
Salt Lake City

Congratulations . . . most informative for the home construction industry.

W. E. SALOVICH, *sales promotion manager*
Graco Products
Minneapolis.

Errata

The 7"x16"x25" electronic air cleaner described in the October issue was incorrectly priced. The manufacturer, Minneapolis-Honeywell, reports a suggested list price of $324.95.—Ed.

The Pelham Place Apartments in Norfolk, Va. which appeared on the September cover were designed by Architects Waller & Britt. We regret the omission of the firm's name from the September cover credits.—Ed.

All YOU have to do is

☐ Smart builders know that home buyers look for certain basics in any new house . . . space aplenty, good construction, built-ins of the very best. Particularly the lady of the family. And especially in the kitchen, where the sale is often made . . . or lost. ☐ And in the kitchen, nothing says *quality* more forcefully than stainless steel in counter tops, built-in appliances, range hoods. In hardware, like handles and hinges and kickplates. And, of course, in the kitchen sink, the focus of kitchen activity. ☐ Because people know stainless . . . women especially.



sell the rest of the house!

They know it makes their work easier, by wiping clean and staying bright under the hardest day-to-day use. They know it can't chip. They can recognize it at a glance, and they'll be looking for it before they go any further. Better be there with it. ☐ For your own peace of mind, almost all major sink manufacturers use Allegheny Stainless in their units, your assurance of the very best. You can't miss. Allegheny Stainless . . . a lifetime of value . . . can sell your prospects in the first place. And keep them happy with everything, *including* the kitchen sink.

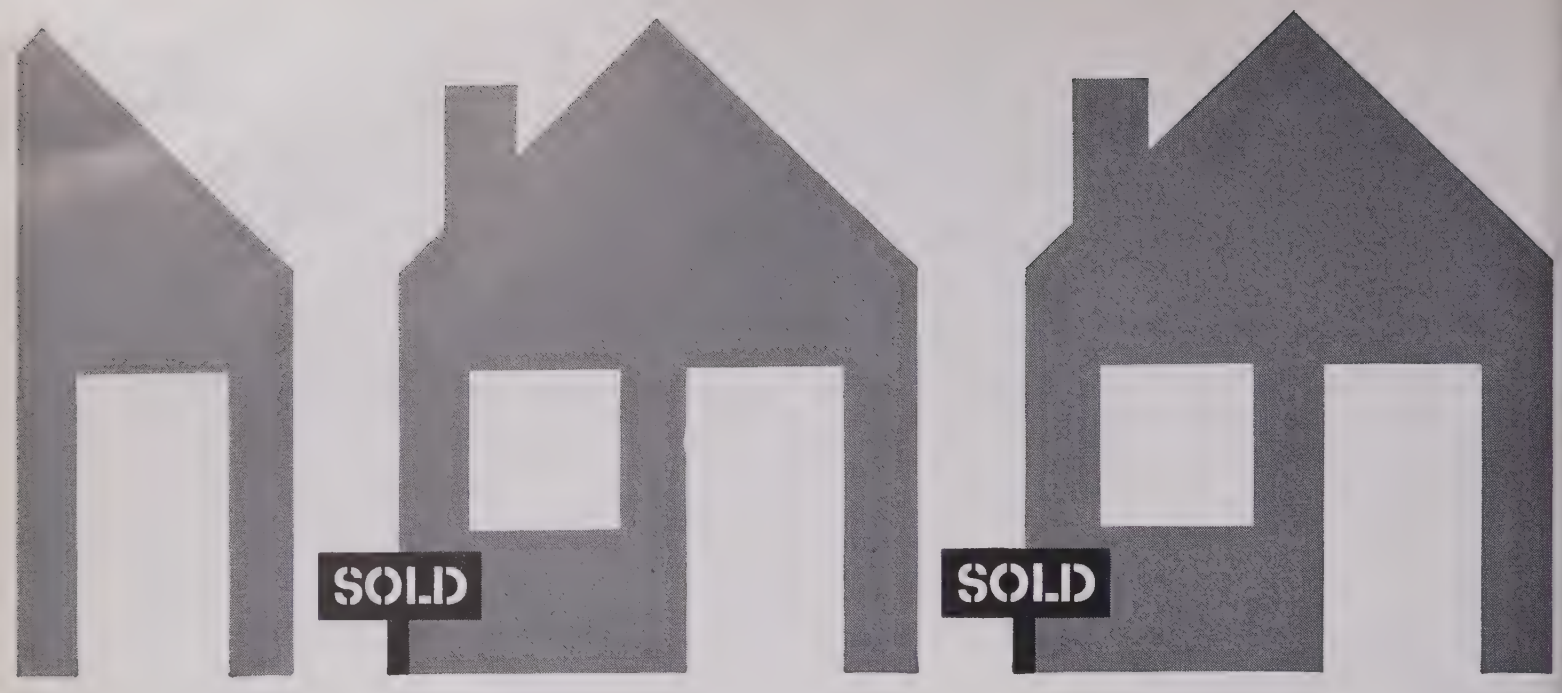


3838



ALLEGHENY LUDLUM

EVERY FORM OF STAINLESS . . . EVERY HELP IN USING IT





YOU TOLD US WHAT YOU WANTED!

HERE IT IS



...a practical new promotion package from Carrier to sell your homes in '62!

Within the last year, we talked with hundreds of builders all over the country about their problems.

We asked: "What can we do to help you sell your homes?"

We listened. We made notes. And then we put together a program that includes the builders' major requests.

Is it workable? We've already field-tested just one section of the program with a group of builders—and the result was increased builder profits.

It's ready now—without any cost whatsoever—for builders using Carrier furnaces and/or air conditioning. It's complete with everything you need from the moment the prospect walks in until he's happily moved into his new home.

You can get complete information about the program and the new Carrier furnace line of gas-fired and oil-fired . . . upflow, counterflow, horizontal and loboy . . . budget, standard and deluxe models . . . for any size and type of home at our booths in the NAHB convention.

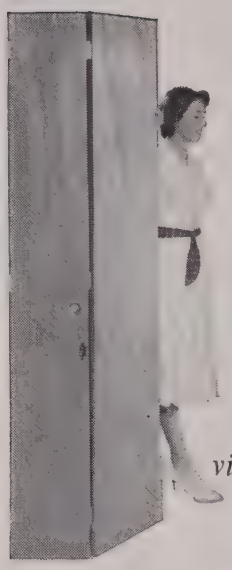
If you're not attending the convention . . . or want information before then . . . see your Carrier Dealer, listed in the Yellow Pages. Or write Carrier Air Conditioning Company, Syracuse 1, New York.



Visit the Carrier exhibit at the NAHB Convention, McCormick Place, Chicago—Booths 941 through 946

Carrier Air Conditioning Company

divide and conquer



Imagine it — standard divider doors to fit non-standard room openings! Now, the *Kennavider door and matching hardware package* makes short work of such room division problems.

Kennatrack engineers have pre-figured most room opening requirements. They've designed the right doors and matching hardware to fill each such opening — fashionably and economically. Further, they've put the doors, necessary hardware and full instructions in one package and made it available to you in *one-stop shopping*. The *Kennavider* plan makes *you* the specialist in room divider problems; gives *you* the package to conquer unlimited room divider sales in today's building market. Be sure to read the next page for full details.

KENNATRACK CORPORATION
3943 E. JACKSON BLVD., ELKHART 10, IND.
A Subsidiary of EKCO Products Co.

Room Divider Doors & Hardware

KENNAVIDER package includes two-door units, track, hangers, factory-mortised hinges, jamb set, door guide, screws, instructions. All hardware is Kennatrack's heavy-duty Custom 1300 Series.

Now . . . all in one package!

Kennavider Philippine mahogany doors install with snap-on ease, save immensely on assembly and installation time. Door panels and all hardware necessary for a finished installation are included in the *Kennavider* package (hinges mortised and assembled at the factory). Two-door units (separate jamb and intermediate sets) are completely interchangeable. Add as many as you want to fill any width opening. Two styles—traditional flush panels and a classic combination of louvered top with raised-panel bottom. Warm mahogany finish on all six sides. Available in 6′8″ and 8′0″ heights and in standard panel widths.



These raised panel-louvered units pull back at playtime, insure privacy at night.



A closed Kennavider isolates table setting and cleaning noises, yet opens wide at mealtime.



This opening between recreation and card rooms is closed in with flush Kennaviders.

KENNATRACK CORPORATION

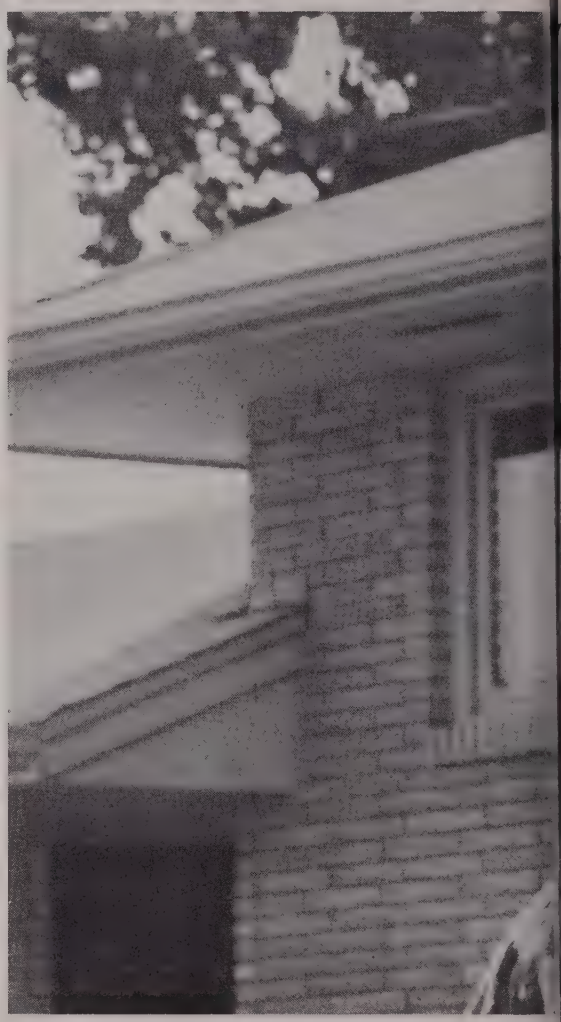
A Subsidiary of EKCO *Products Co.*

FACTORIES

3943 E. Jackson Boulevard, Elkhart 10, Indiana
802 W. Whittier Boulevard, Whittier, California
376 Birchmount Rd., Scarborough, Ontario, Canada

Minneapolis builder reports:

"Lockwood's new locksets molded saving me time, trouble and



"...and locksets made with Du Pont ZYTEL nylon resin have three additional advantages," says builder Rodney Billman of Minneapolis. "They are easy to install . . . they are quiet . . . and their operation is smooth."

Mr. Billman finds that locksets made with ZYTEL simplify and speed up the expensive, time-consuming job of lock installation. "The new lockset goes in, in about ten minutes less time," estimates Mr. Billman. "*But* the more measurable time reduction is in alignment. They're very easy to align. And there are no problems involved in coming back later to adjust them."

The Lockwood Hardware Manufacturing Company of Fitchburg, Mass., offers these new locksets in functions required for residential and light construction. And the latch bolts are molded in metallic colors to complement the lockset trim.

You, too, will benefit by using better-made, labor-saving builders' hardware made with ZYTEL nylon. Lockwood and other manufacturers of quality hardware will be glad to answer your questions. Or write: E. I. du Pont de Nemours & Co. (Inc.), Dept. HH-12, Room 2507Z, Nemours Building, Wilmington 98, Delaware.

See locksets of Du Pont ZYTEL® nylon at Lockwood's NAHB Booth 563.

DU PONT
REG. U.S. PAT. OFF.

POLYCHEMICALS DEPARTMENT

BETTER THINGS FOR BETTER LIVING . . . *THROUGH CHEMISTRY*

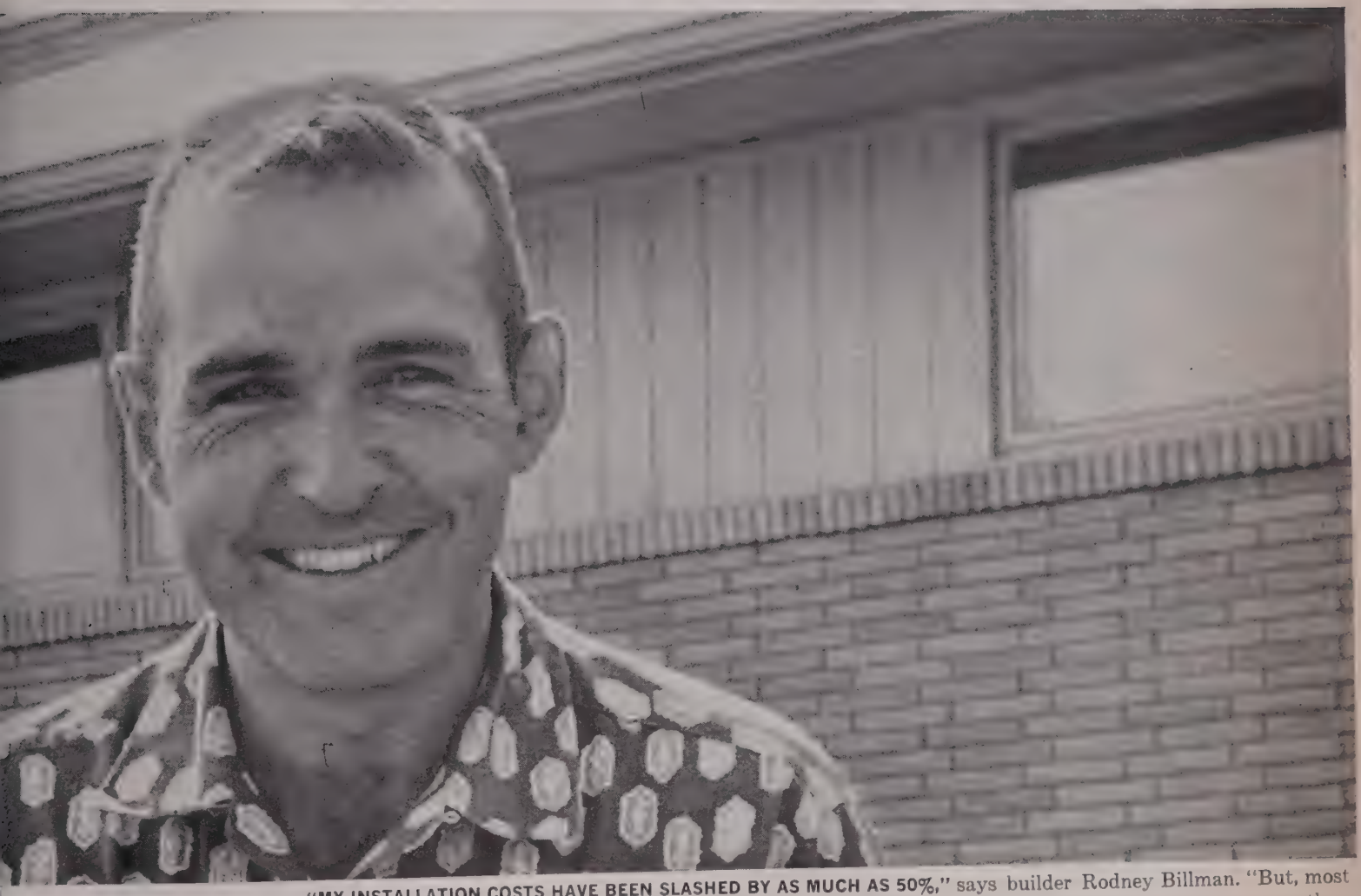


"WE'VE BEEN USING THEM SINCE THEY CAME ON THE MARKET," Mr. Billman says, "and we plan to use them in two new residential areas coming up for us right now." Rodney Billman has specified Lockwood locksets in these 429 homes. He estimates a labor saving of 2½ hours on each home . . . and the elimination of call-backs for adjustments.

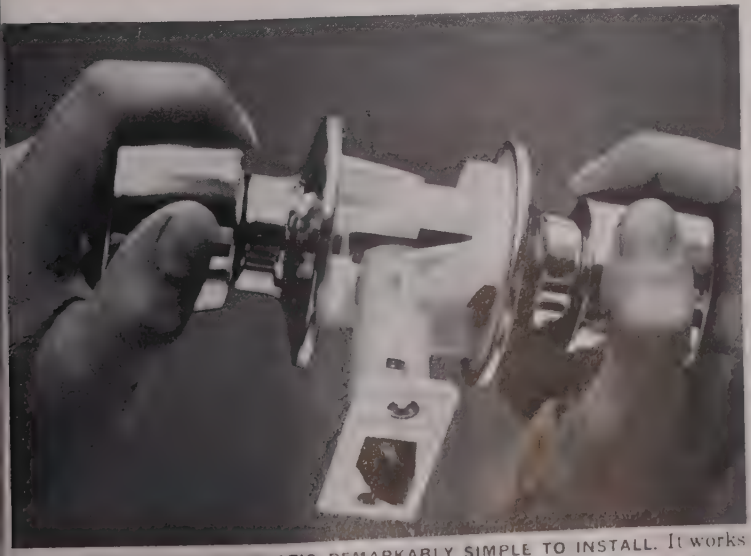


HOW DO HOME BUYERS LIKE LOCKSETS OF "ZYTEL"? "People seem to find them smoother operating," says Mr. Billman. The lockset parts of low-friction ZYTEL are smoother. They provide a lifetime of smooth, quiet operation without any lubrication. There's no rust . . . no corrosion . . . and the latch bolts have been tested up to 1,500,000 cycles.

of Du Pont ZYTEL® NYLON RESIN are money right down the line"



"MY INSTALLATION COSTS HAVE BEEN SLASHED BY AS MUCH AS 50%," says builder Rodney Billman. "But, most important of all, I know that when I specify locksets of ZYTEL nylon, I'm giving my buyers a smoother, quieter, more functional lock for their money—just one of the many 'extra values' built into Billman homes."



HERE'S A LOCKSET THAT'S REMARKABLY SIMPLE TO INSTALL. It works like this: The chassis units, molded of ZYTEL, slide smoothly together—round post into round sleeve, square post into square sleeve—and the self-aligning latch case swivels to the right or left of the central lock assembly to compensate for bevel-edged doors or for improper boring.



"IT'S A BETTER LOCK," says building-supply dealer Vernon Wexler of the Derickson Co., Inc., Minneapolis, Minn. "In design it is far better. And with the parts of ZYTEL we feel this is the finest lock ever made in the residential price category. It's easy to understand why these locksets, with their long-wearing, silent action, have become an instant favorite with builders."



"Ruberoid's 'Open House Plan' helps get that sales contract signed!"

... says Walter E. Pruitt, Builder of Philadelphia's "Buck Ridge Farms", Feasterville, Pa.

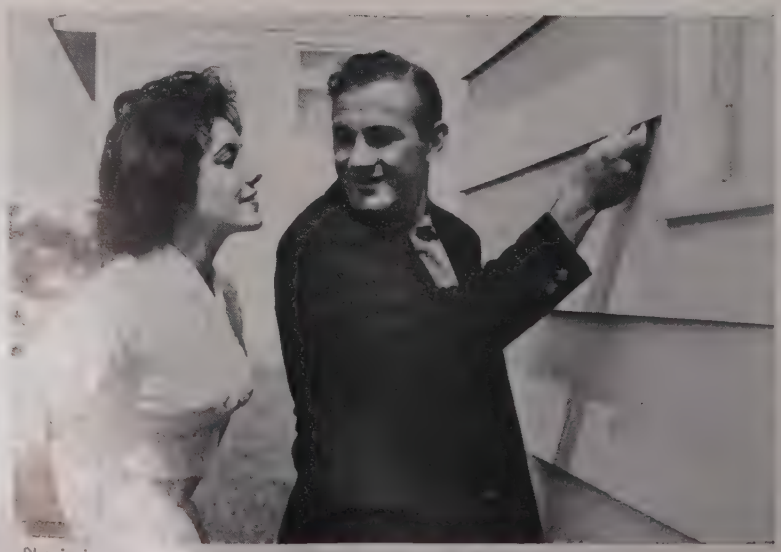
"The day is over when you can cover up poor materials and workmanship," states Mr. Pruitt. "Our customers are often second or third home buyers. They want location, price, features—but, above all they demand *quality construction* because they know it saves them money in the long run. The Ruberoid Open House Plan is an important selling tool because it backs up our quality story.

"In the competitive Philadelphia housing market," continues Mr. Pruitt, "customers return to the sample home eight or ten times, before they'll put a signature on that all-important contract. With the Ruberoid 'Sell-O-Rama' Display, we have a great on-site reminder of the quality building materials that go into our homes. So for our value-conscious customers, the 'Sell-O-Rama' Display can be the visual sales pitch that seals the deal."

Now in its second year, the Ruberoid Open House Plan is a *proven* success with builders all over America. It has succeeded in converting quality building materials that most people took for granted, into strong selling points. It has *proven* that nationally-advertised products are genuine sales-makers when featured by the "Sell-O-Rama" Display at the point-of-purchase!



Experienced home buyers always want to know how long the roof will last. This prospect, interest aroused by the "Sell-O-Rama" Display, checks the weather-tight construction and extra life he'll get with Ruberoid shingles.



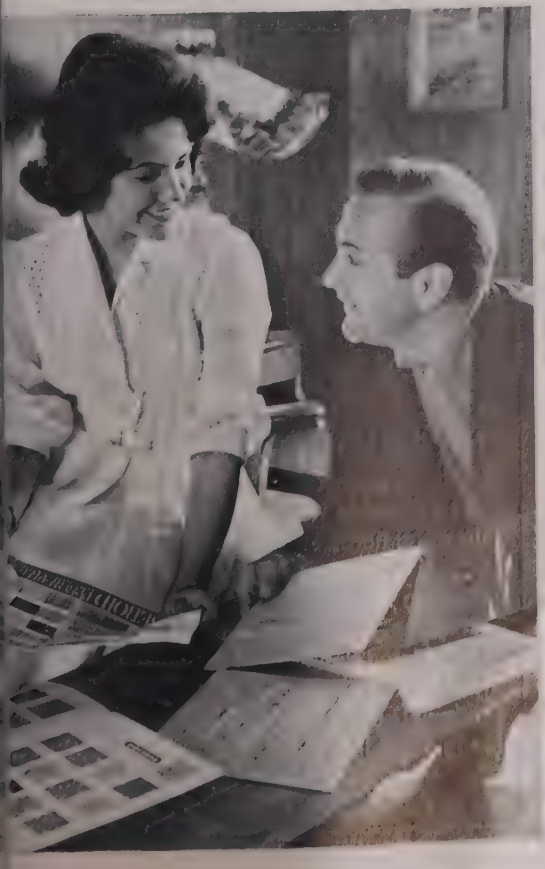
She is impressed with Ruberoid Siding's beautiful colors and realistic clapboard shadow accent. He likes the warp-proof, rot-proof, dent-proof construction, and the way this siding never needs periodic repainting.



Salesman James Manning, of Allan W. Williams, Inc., Sales Agents, uses the Ruberoid "Sell-O-Rama" Display to point out to two prospective buyers the quality building materials used at Buck Ridge Farms. Featured are Ruberoid Dura-Color® Siding, Square Tab Shingles, Polymerite™ Floor Tile, Gypsum Sheathing and Fiberglas* Insulation.



Builder Pruitt shows shingle samples in sunlight so Mrs. Prospect can select a Ruberoid trend color shingle for the roof of her future home.



Thrilled by the greater beauty of Ruberoid Polymerite Floor Tile—sold by its easier maintenance and longer wear—this couple selects the Polymerite colors for their kitchen and the family room.



Just north of Philadelphia city limits, Buck Ridge Farms is a complete community. Jeff Klaus (left), Ruberoid Philadelphia Territory Manager, and Walt Pruitt discuss how Ruberoid trend colors on roofing and siding permit individual color treatment for each home, yet assure over-all color harmony.

*T.M. OCF CORP

Open House Plan Individually Tailored for Builders

Complete program includes:

1. Sell-O-Rama Display. **2.** Product Displays. **3.** Magazine Signs. **4.** Consumer Literature on roofing, siding, floor tile and insulation. **5.** Exterior color styling suggestions.

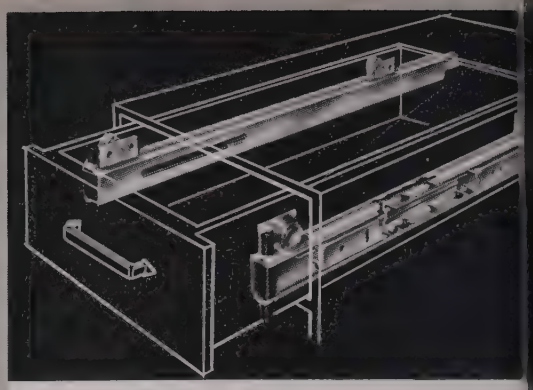
Take advantage of this sales-producing plan. For complete information without obligation, call your local Ruberoid representative or write directly.

RUBEROID®

The RUBEROID Co.
733 Third Ave., New York 17, N.Y.

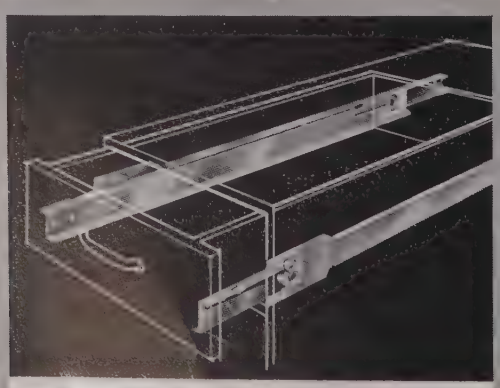
A complete line: Heavyweight • Lightweight
Full-extension • Under-drawer • Single-track
Double-track • Self-closing.



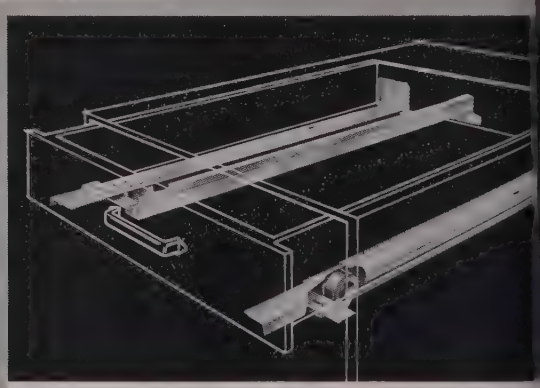


No. 1400 Ball-Bearing, Full-Extension Drawer Slide
Improved to provide even better floating extension for heavy drawers. Super Oilite Bearings positively eliminate sticking, jamming, sag or breakdown even when drawers are fully extended under heaviest load. Heavy gauge, zinc-plated steel. Unquestionably the finest drawer slide on the market. Recommended for loads of 100 pounds.

The important things to remember about K-V They're easy to install! Won't sag or stick!

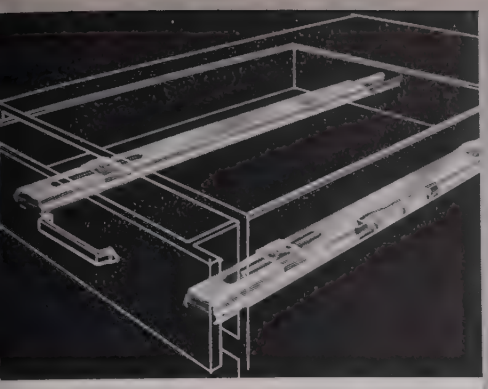


No. 1100 Lightweight Drawer Slide
Ideal for kitchen and other home cabinets. Bright zinc-plate finish. Long life of smooth, quiet action guaranteed by ¾" nylon rollers. Engineered for easy positioning; no measuring, marking or templates required. Only ½" clearance needed on each side of drawer. Zinc-plated finish. Recommended for loads to 50 pounds.



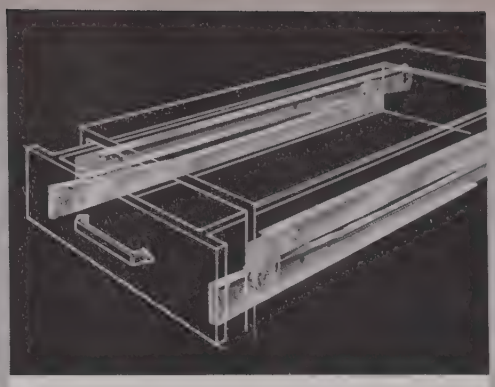
No. 1150 Under-drawer Slide
Under-drawer design allows you to use otherwise wasted space between drawers; hardware is completely concealed when drawer is open. Self-aligning drawer tracks for easy installation—even on existing drawers. Zinc-plated finish. Recommended for loads to 50 pounds. Large nylon rollers for quiet action, smooth operation and long, trouble-free service.





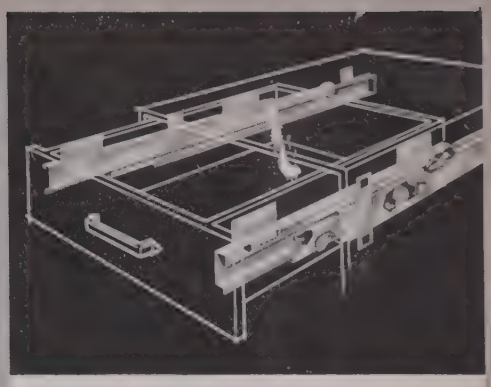
No. 1500
Under-drawer Extension Slide

Designed for use where side clearance space is not available. Ideal for narrow spaces, built-in units, deep storage drawers, built-in record players or pull-out typewriter shelves. Zinc-plated finish, on heavy gauge steel, ball-bearing rollers for smooth, frictionless operation. Recommended for loads of 50 pounds.



No. 1600 Self-closing
Drawer Slide

Operates smoothly and quietly on lifetime ball bearing nylon rollers. Drawer closes automatically when within six inches of closing; may be removed easily at full extension. Stopping points protected with rubber bumpers; slides and bearings permanently lubricated. Made of heavy gauge, zinc-plated steel. Recommended for loads up to 100 pounds.



No. 1700 Full Extension
Drawer Slide

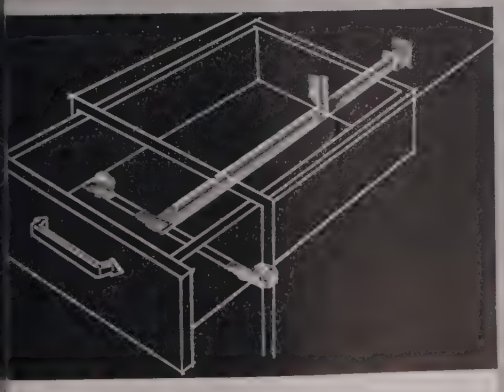
Designed for use in executive desks, file cabinets and drawers containing heavy precision equipment. Superior construction insures a lifetime of smooth, easy operation, allows full use of all the drawer space even under heavy weights. Made of heavy gauge, zinc-plated steel. Recommended for loads over 100 pounds.

drawer slides are: Always operate smoothly!

KV
DRAWER SLIDES

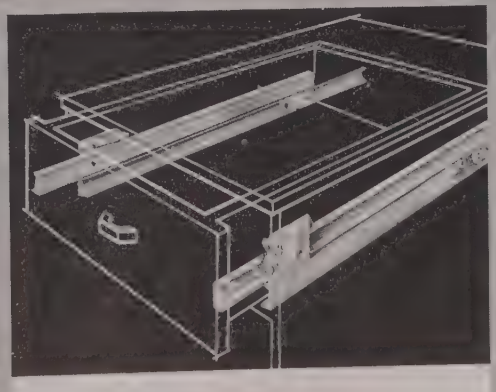
KNAPE & VOGT
MANUFACTURING COMPANY
Grand Rapids, Michigan

Manufacturers of adjustable shelf hardware, sliding and folding door hardware, closet and kitchen fixtures, Tite-Joint Fasteners and Handy Hooks for perforated board.



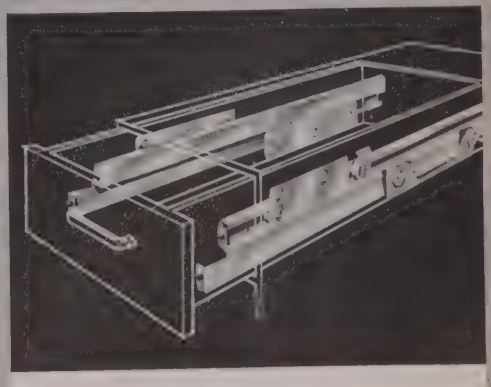
No. 1175 Single-track
Extension Under-drawer Slide

A new low cost, single-track, under-drawer slide that meets requirements of any household drawer. Fits any length or width drawer; no measuring, marking or templates required. Bright zinc electroplated finish for corrosion resistance; Teflon Roll-ezy bearings for quiet, smooth operation. Recommended for loads to 50 pounds.



No. 1300 Lightweight
Extension Drawer Slide

The most popular, most widely used drawer slide on the market. Newly improved, with nylon ball bearing wheels for noiseless, smooth operation every time. Especially economical, easily installed. Will not jam or stick even under maximum load at full extension. Bright zinc-plated finish. Recommended for loads to 50 pounds.



No. 1390 Lightweight Full
Extension Drawer Slide

Fits all drawers from 15" to 29"deep, provides excellent full-extension drawer range for a variety of cabinet styles. Durable zinc-plate finish, rugged construction. Long, quiet life assured by ⅛" nylon rollers. Lifts out easily for cleaning when fully extended. Recommended for loads to 50 pounds, fully extended.

Solving the Problem of Cost vs. Quality. How component construction provides quality at modest cost is examined here by Jack Keppler (left) and Evert Clark, officials of Oakview Improvement Company and its subsidiary, Engineered Wood Products Company. Prime-coated frame for Curtis Styletite sliding window is being fitted into panel. Window will be used in Meadows housing project, Lisle, Ill., where all homes in the project will have Curtis doors and windows—assurance of lasting individuality and quality.

WOODWORK NEWS FROM CURTIS

New vitality is evident everywhere at Curtis these days. Results appear in new products, new improvement programs and approved plans for plant expansion. You see this evidence in the short picture stories on this page—with more to come.



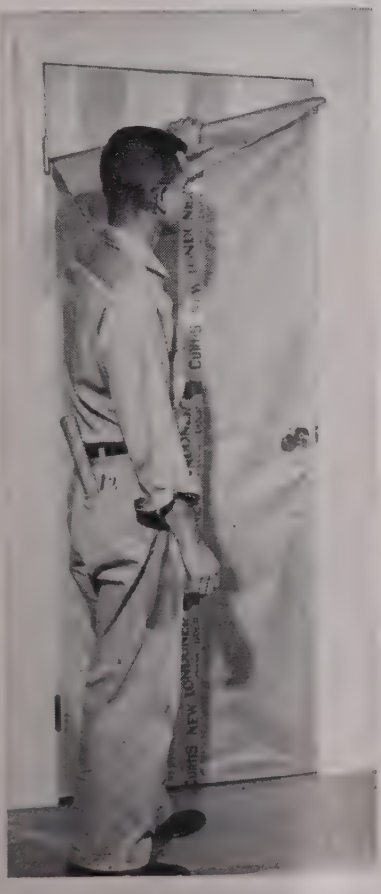
Curtis Distributor Moves Ahead—United States Plywood Corporation's new plant and warehouse (with windows by Curtis) in Franklin Park, Ill., expands services in the Chicago area. This company is a Curtis flush door distributor.

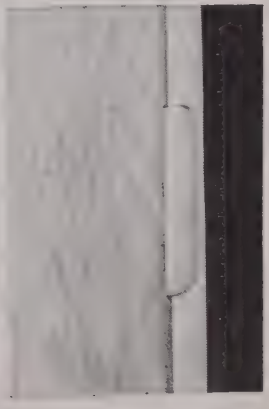


Old Favorite with Modern Features. Finger-tip operation and superior weather protection characterize the famous Curtis Silentite double-hung window, with removable or non-removable sash. Jack Keppler, Oakview Improvement Company, demonstrates.



Prize Home's Smart Kitchen. Beautiful DURAflair[T.M.] cabinets by Curtis add warmth and beauty to the "Seville"—built by Concord Homes, Inc., Hazelwood, St. Louis County, Mo., and winner of an award as Best Home for the Money from a national magazine. Proud Concord Homes officers: (left to right) Lawrence Frichtel, J. Fischer and S. M. Aronson.





Note precise machining for lock and hinge.



Boon to Builders—New Prefinished Door. Curtis now offers its famous New Londoner and Plyoneer flush doors machined for locks and hinges, and prefinished. Delivered to home sites ready to hang. Fine finish of door is protected by wrapping until construction is complete.



Individuality and Quality in the vital moving parts of a home—the doors and windows—is the theme of Curtis advertising and promotion in 1961. Here, Curtis General Sales Manager, Adolph Voge, Jr., (right) shows "IQ" ads and literature to Richard Tambussi, president and owner of Windsor Locks Lumber Co., Windsor Locks, Connecticut.

CURTIS COMPANIES INCORPORATED/CLINTON, IOWA

Individuality and Quality in Windows, Doors, Cabinets and Fixtures.

Curtis, New Londoner, Plyoneer, Styletite and Silentite are registered trade-marks of Curtis Companies Incorporated.



The compatibility of wood makes a strong selling point in this kitchen. Note how beautifully cabinets of wood accommodate the enameled range. Ceiling, floor, and wall paneling of wood blend harmoniously for an effect of warmth and comfort. Frazier and Raftery, architects.

In kitchens that whet buyers' appetites

WOOD sells the rooms that sell the house



A free-standing centerpiece of wood serves as counter decoration and storage space in this kitchen. Cabinets, beams, and paneling of wood combine warmth and beauty with practical advantages.

When you build the kitchens for today's homes, make them *wood*. Wood's warm beauty and ease of care mean more pleasure and freedom for the home-maker . . . more chance of a sale for you. For kitchens that are desirable and livable, for houses that are readily salable, there's nothing in the world like wood. Walls of wood are so comfortable, so practical to maintain. Beautiful cabinets of wood, prebuilt or custom, are strongly preferred. Windows and doors of wood are durable, attractive barriers against heat, cold, and sound. With its many economical possibilities for good design, wood makes the homes you show women the ones they will want to live in.

NLMA, with its ad campaign in LIFE, continually reminds home-buyers of wood's many wonderful uses. Millions of people—your customers among them—are seeing it. They'll remember to look for wood in the kitchens you show them. For more information on better homes of wood, write:

NATIONAL LUMBER MANUFACTURERS ASSOCIATION
Wood Information Center, 1619 Massachusetts Ave., N.W., Washington 6, D. C.

nlma
Built of **wood** *means built to sell*



All the good points home-buyers look for in kitchens of wood are present in this dramatic illustration. Exposed structural elements emphasize the advantages of building with wood. Paneling shows wood's easy-to-maintain beauty on walls, while strip flooring calls attention to its benefits underfoot. The wood door is both good-looking and practical. Cabinets and shelves demonstrate useful and attractive ways in which wood creates space for storage; while wood countertops make for attractive work areas in the kitchen.

TRUSCON ANNOUNCES

THE LOWEST COST, MAINTENANCE-FREE DOOR AND FRAME PACKAGE

The NEWPORT Door and Frame

Quickest and Lowest Cost to Install Because . . .

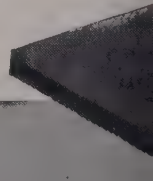
- The door can be hung in seconds
- The door is prefinished with a coat of baked-on enamel
- It's a complete package: door, frame, and hardware
- It eliminates mortising, finishing, sanding, and hardware preparation

No Costly Call Backs . . .

- Because it's steel and can't warp, swell, shrink, twist, or rot . . . it's maintenance-free

It's Quieter . . .

- Because its unique acoustical core insures silent operation and blocks out disturbing noises





A New Concept in Door Design

The newest in door and frame combinations, the Newport combines slim-line beauty with the rugged strength and durability of steel, in a door that's whisper-quiet. The unique hinge design makes it possible for one man to hang the door in just a few seconds, *after interior work is completed.* Because it is pre-finished, the Newport door can be installed as is, or the smooth, flush exterior is easily painted to match or contrast with room colors. Handsome, high quality hardware completes the package.

Rigid steel construction eliminates sagging, warping, twisting forever . . . eliminates costly call backs. In laboratory tests the Newport door was slammed over 15,000 times, the equivalent of over five generations of usage. Inspection after this test showed no change in door or frame, and no nail popping.

The hit of this year's NAHB Exposition in Chicago, the Newport's cost-saving features were applauded by builders, and builders' wives fell in love with its clean, trim beauty and solid, easy operation.

The Newport door and frame combination is now in Truscon warehouses nationwide and at Truscon dealers. Call your dealer or local Truscon office, or send coupon for complete information on the newest, low-cost, maintenance-free door and frame package.

For conventional doors ask about Truscon's TARTAN, the new lowest cost frame for 1 3/8" doors.

REPUBLIC STEEL

TRUSCON DIVISION

Youngstown 1, Ohio

REPUBLIC HAS THE FEEL FOR MODERN STEEL

REPUBLIC STEEL

REPUBLIC STEEL CORPORATION
TRUSCON DIVISION • DEPT. A-2257-R
1310 ALBERT STREET • YOUNGSTOWN 1, OHIO

Please send more information about:

☐ NEWPORT Door and Frame Combination (Series 612)
☐ TARTAN Frame (Series 610)

Name_____ Title_____

Firm_____

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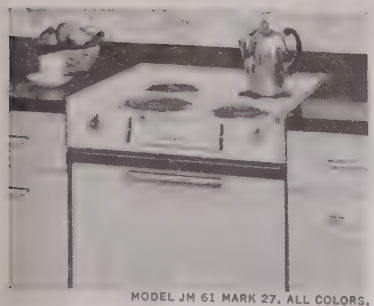
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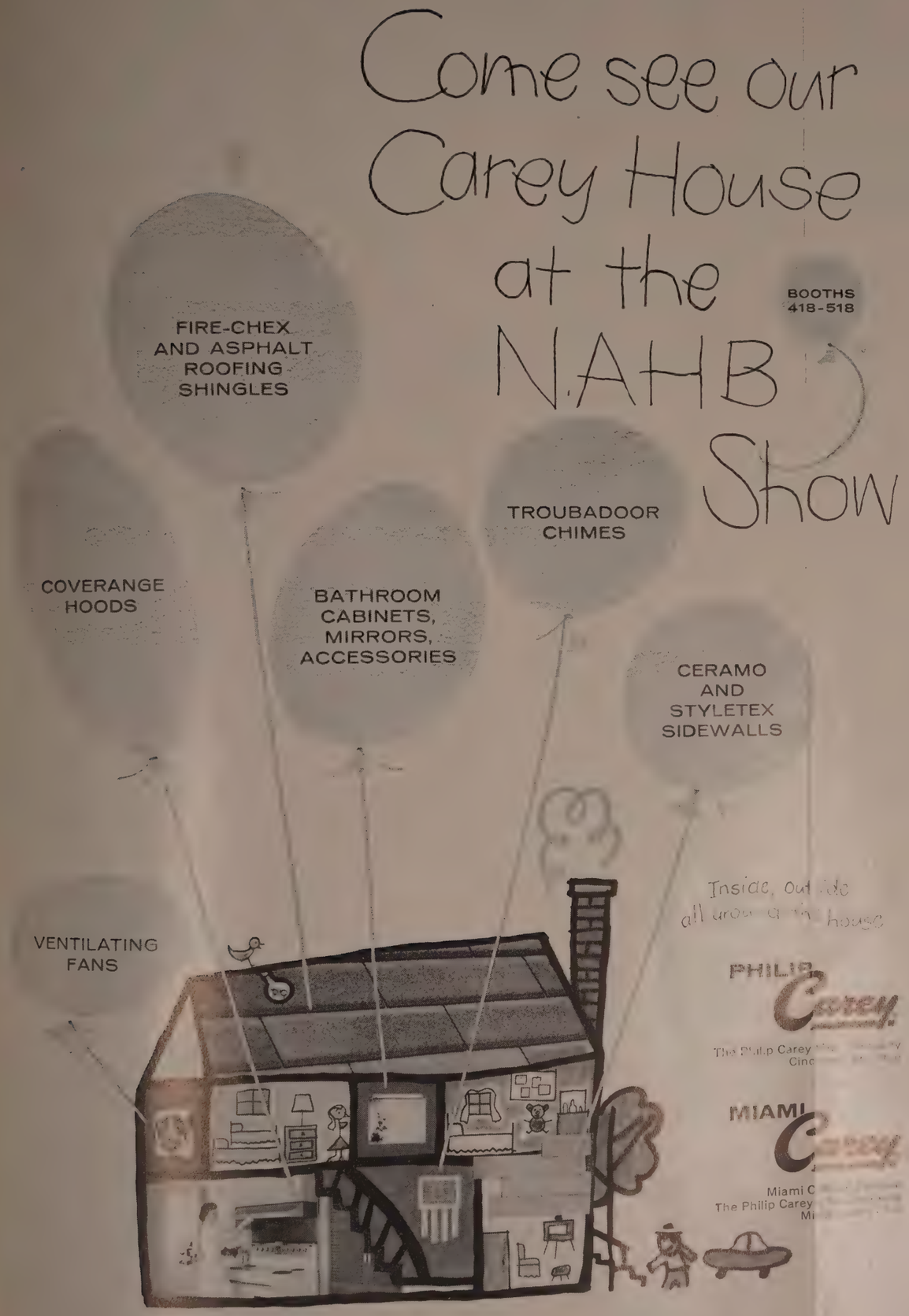
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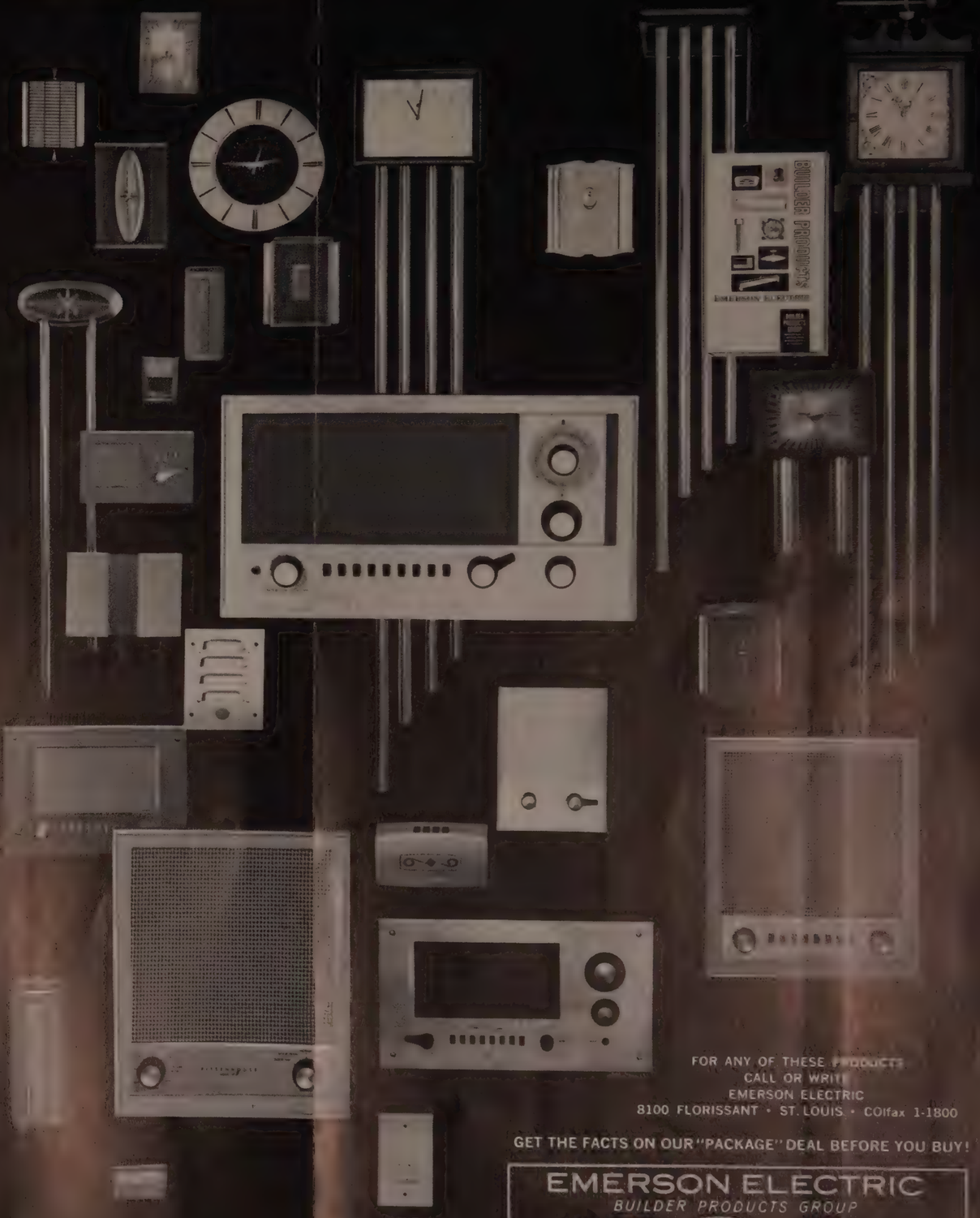
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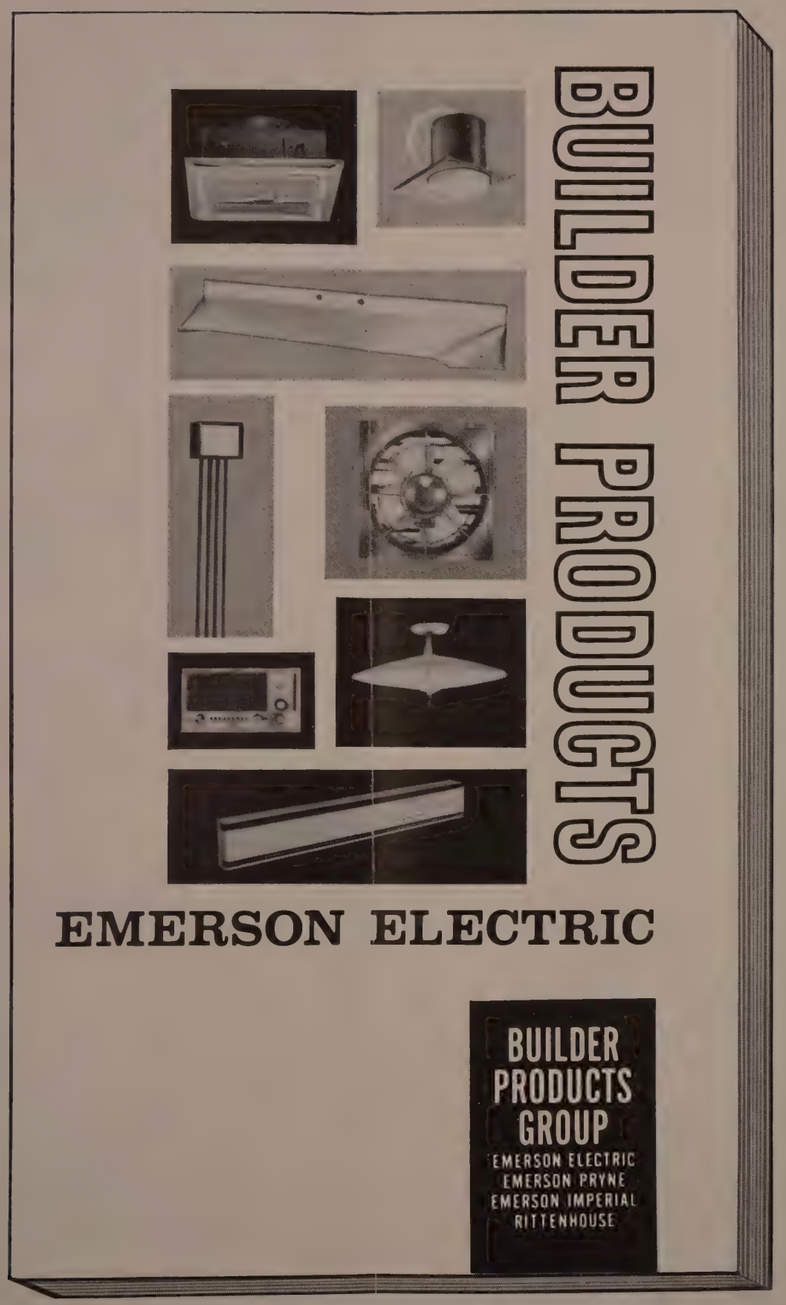
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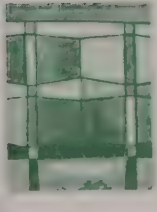
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John Long's new Paradise Valley Oasis. Photo: Handler Galleries

COMING NEXT MONTH

1952-1962: Ten years of progress in housing





FIRST LOOK, EAST/WEST

At Levitt's Strathmore at Marlton (top photo), first visitors get a sneak preview two weeks before opening day on Nov. 18. Strathmore will have 7 300 houses, making it the smallest subdivision Levitt has built since World War 2.

At Long's Paradise Valley Oasis (bottom photo), one of three new smaller subdivisions he is building in prestige areas on the north side of Phoenix, first prospects crowd into the model display area.

Photos: H&H staff

In North Jersey and 2,520 miles away in Phoenix, two of the country's biggest, most competitive, and most copied builders have just made the same radical change in basic policy

Bill Levitt and John Long

are both—independent of each other—doing the same thing: building smaller subdivisions as well as their famed city-size communities

Both men made this market decision for the same reason: both wanted to tap new markets they could not reach with the type of large-scale subdivision for which they are famous.

In the East, Bill Levitt (currently building large subdivisions in two major metropolitan markets) made the decision to add a smaller subdivision in order to get into a third major market—the New York area, where he was so successful ten years ago. Last month he opened Strathmore at Matawan (see overleaf). Planned for 1,300 houses, it will be the smallest by far of the communities he is now building. And it is just the first in a series of similar communities Levitt will build "anywhere and everywhere there is substantial demand, available land, and the opportunity to make money." This move will diversify Levitt's operation—spread his production (and his risk) into more different parts of the country, and reach a broader market by opening more retail outlets in more cities.

In the West, John Long made the change in order to get a greater share of the total market in one city, Phoenix. Up till the new move, Long had been building only in Maryvale—on the west side of town. Last month, he opened three new subdivisions—Paradise Valley Oasis (planned for 675 houses) Paradise Valley Oasis North (1,400 houses), and Moon Valley Gardens (1,400 houses)—all in prestige areas on the north side of Phoenix. So Long is now offering prospects a much wider choice of location and—as you'll see on *pp 124-129*—a much wider choice of environment. Thus he can attract buyers with a much wider range of preferences and incomes. Further, the prestige of his new subdivisions is already spilling over onto Maryvale, and boosting sales there.



In metropolitan New York, Levitt's move puts his ...

Big-value houses back in the big market

Levitt has not built near New York since he finished Levittown I ten years ago, because he didn't have the right land.

His market decision to build smaller subdivisions—a decision which solved his land problem—has affected his thinking about houses very little. In his new 1,300-house subdivision Strathmore at Matawan, Levitt is building essentially the same line of houses he has been building in 15,000-house Levittown, N. J. and 4,500-house Belair, Md.

Levitt has not had to revise his houses because he is still aiming at the same middle-income market he has been selling to since 1946. The houses are proven sellers, yet they are new to the New York market (and ten years of constant improvement make the new houses a far cry from the Levittown I houses just 40 miles away).

Though it is too early for meaningful sales results, Levitt reports over 750 refundable $100 deposits—accounting for half the houses in the total subdivision—before he opened on Nov 18.

Richard Averill Smith



Fully equipped and air conditioned

Included in the price of this 1,500 sq ft house—and Levitt's four other models, priced from $16,500 to $24,990—are a completely landscaped lot (minimum size: 7,700 sq ft), air conditioning, all cooking appliances, a refrigerator, a washer and dryer, a built-in TV/FM antenna, a garage—and all closing costs. The highest-priced model in the line has, in addition, a two-car (rather than one-car) garage, a fireplace, a garbage disposer, a combination refrigerator-freezer, and



houses like this at prices as low as $16,990 are news in the New York market

an 11,000 sq ft lot. All this at an average selling price of $10.60/sq ft.

Further: Buyers in Strathmore will own and operate—at no extra cost—a Levitt-built bath-and-tennis club with a swimming pool, a wading pool, and six tennis courts. Streets, sidewalks, and streetlighting will be in and paid for. All houses will be served by a municipally operated water and sewer system. And Levitt is building a 34-room elementary school which will be turned over to the school district when the first houses are ready for occupancy.

In Strathmore, Levitt is offering five models: one-, 1½-, and two-story, each with five elevation options. He does not build split-levels or, despite their current popularity (see *p 198*), split-foyers—because they do not fit his "no-holes-in-the-ground" building system.

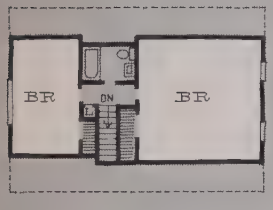
Levitt sells all houses with FHA financing.

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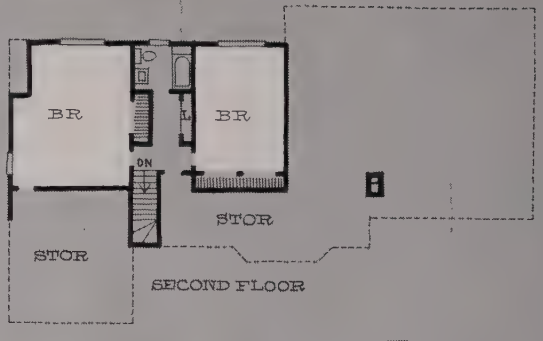




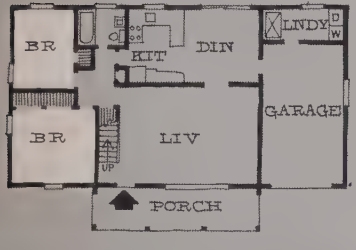
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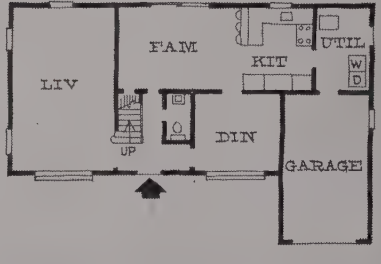
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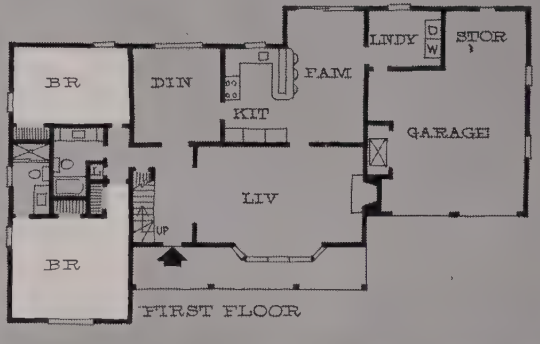
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FIRST FLOOR



FIRST FLOOR



FIRST FLOOR

Most of Levitt's new houses have four bedrooms, two or more baths

Why so many four-bedroom houses? Says Bill Levitt Jr: "The market demands it." Why so many bathrooms? "Two baths are a minimum for almost every house: there is nothing sillier than a 1½-bath house. We build 2½-bath houses because a two-story house needs a powder room downstairs." So Levitt's lowest-priced 1½-story (left, above) puts two bedrooms and a bath upstairs and down. The medium-priced two-story (center) pairs bedrooms and baths upstairs, and has a powder-room off the center hall entry. The highest-priced model (right) has two ground-floor bedrooms with private baths, and a third bath for the two upstairs rooms. Even the three-bedroom models have two baths.



Levitt made ten plan changes in this AIA award-winning house

To wit: 1) living room 1′3″ wider, 2) dining room 2′ deeper, 3) bedrooms 3′ longer, 4) walk-in closet off bedroom three, 5) two (not just one) linen closets in the bedroom area, 6) deeper porch, 7) new laundry area at the back of the garage, 8) two big closets central to the living area, 9) garage 1′ wider, 10) new interior bath. All these changes resulted from a decision to make the bedrooms comparable in size with those in the bigger models. Both wings were enlarged and the roof pitch was lowered (to 4-in-12). This makes the house (see photo, *p 121*) look longer and lower.



Lawrence S. Williams

Photos: Richard Averill Smith





Inside, Levitt offers a lot of well planned living space

"We try to supply value in many different ways—with well designed and well planned space as well as with all the appliances and equipment that people want," says Levitt. None of the present Levitt houses has less than 1,500 sq ft of living space; the biggest has 2,350 sq ft. Levitt points out: "The homes, though differing in layout, size, and price, have as a common denominator a circulation pattern . . . achieved by a central area that gives direct access to the separate working, living, and sleeping quarters, (four of the five models have a central entry foyer). Every house has a family room as well as a formal living room. The top picture shows the 10′8″ x 17′ family room off a fully equipped U-shaped kitchen (U-shapes are standard for all Levitt kitchens). At the lower left is the 16½′x19′ living room off a 9′x11′9″ dining area. Photo at lower right shows a bedroom that measures 17′ in each direction. Smallest bedroom in any house is now 122 sq ft.

Levitt uses separate cooling and heating systems in his Strathmore models

He is now the biggest builder in the New York area to make year-round air conditioning a standard feature in all his houses. He is also the first mass builder to combine ducted air cooling with wet-heat radiation in all the houses in a single development. His cooling equipment ranges from two-ton capacity in the smaller models, to 3½-tons in the big (2,350 sq ft) 1½-story model. In most models the compressor is mounted overhead in the garage; in the big model, it is pad-mounted behind the garage. All first floors have radiant-heated slabs; second stories have radiant baseboards. Year-round air conditioning is not new with Levitt. But in Belair, he used a completely ducted system. In returning to New York, he returned to hydronic heat which he used earlier in over 40,000 New York-area houses.

Now to see the news in the West →



In Phoenix, in his three new subdivisions, John Long is offering...

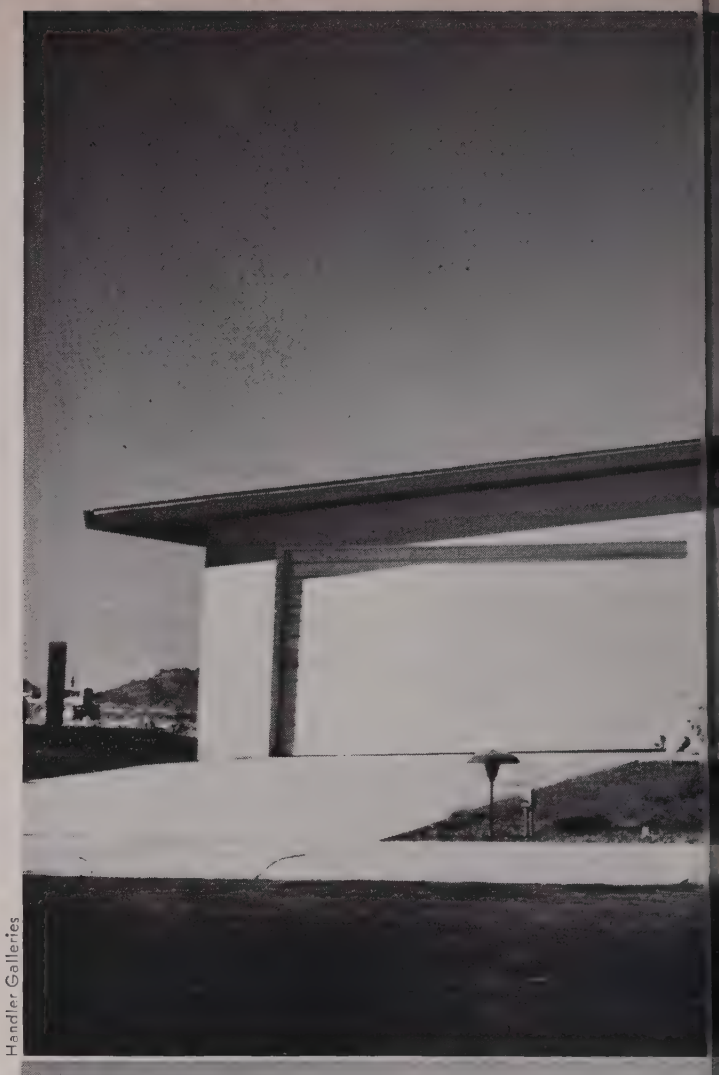
New houses to match new addresses

Long's move across town puts him closer to upper-class Scottsdale than to Maryvale—in both geography and market.

For the first time, Long is out to sell to middle-income buyers—buyers who not only have more money but who have different tastes than the buyers he has been selling to in Maryvale for the past seven years.

For this new market, Long needed new houses—houses that would reflect the higher-income level of the buyers he hopes to attract, houses that suit the higher-prestige areas of Paradise Valley and Moon Valley.

Early sales results suggest that Long has indeed succeeded in creating this new image for his new subdivisions: over 60% of his 200 sales in the first month were his three highest-priced houses.



Handler Galleries



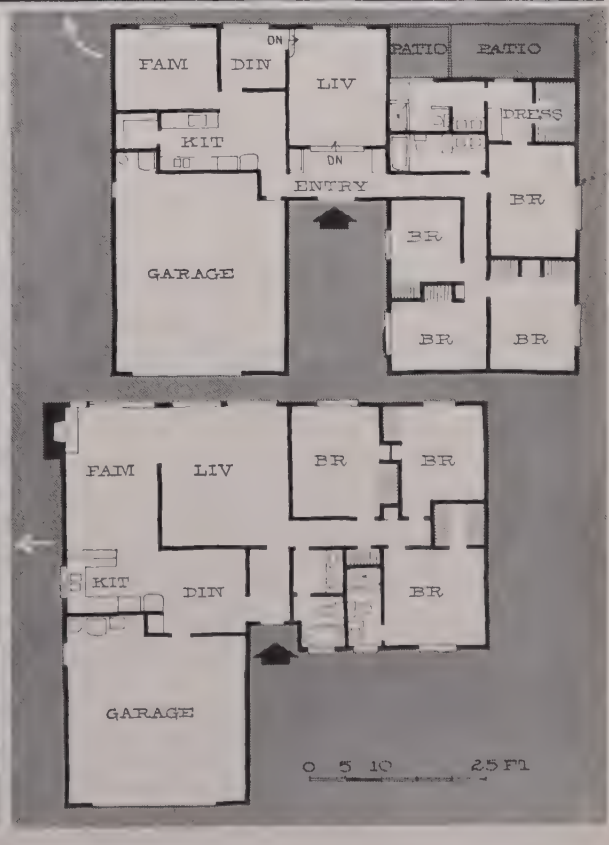
Beinlich

These houses—priced up to $24,125—

The $24,125 price for Long's contemporary model, top, includes these extras: $1,600 air conditioning system, glamorous fenced patio at $870, $605 in extra appliances (refrigerator-freezer and washer), and a swimming pool at $2,300. The 1,866-sq ft "Bahama," with a base price of $18,750, now tops Long's line. Its plan includes a large entry, a sunken living







offer space and style values competitive with many custom houses

room, a formal dining room, and four bedrooms. Reminiscent of custom houses in the desert around Phoenix that sell at prices over $35,000, this model is already established as a fast seller ("People who like the desert," says Long, "are design conscious, and often like contemporary houses.").

Long's other brand-new (and popular) house—a Western ranch much like the custom houses built in the orange and grapefruit groves near Phoenix—is the 1,496-sq ft Hearthstone, lower photo. Its $15,990 base price includes (for the first time as standard) a fireplace, outdoor barbeque, and beamed ceilings. The extras listed above, plus a shake roof, bring the price of this house to $21,670.

continued

Photos: Handler Galleries



Long has put back in his line older models that fit the desert setting

This house, introduced at Maryvale several years ago, was much talked about—but was not a big seller. With its suggestion of oasis in the central court, the house suits the desert setting at Paradise Valley—and Long is reintroducing it. Priced at $14,990, this model has 1,349 sq ft of space and many improvements over the earlier version: a new snack bar, more counter space and a luminous ceiling in the kitchen, larger baths, more appliances, double carport.

Beinlich



And he has revamped others so they are better suited to a desert location



The big front porch—traditional on Western ranch houses as shelter against heat and glare—makes Long's new Remington model a better house for his new subdivisions than the earlier version shown at left. Priced $300 higher, the new house is built on a more expensive, 10′-wider lot; has two full baths (vs 1½); more counter space, more cabinets, and a disposer in the kitchen; better laundry space in the carport storage room. The 1,140-sq ft model is priced at $11,990.





Long kept some smaller models in the line—and found a new kind of buyer

In Maryvale, most families buying the smaller, lower-priced models cannot afford anything more expensive. In Paradise Valley, many families buying the two houses shown above want a good small house for retirement—and are choosing these houses instead of renting or buying an apartment. The Carmel, left, has 979 sq ft of living space, is priced at $12,990. The Camden, right, has 912 sq ft, is priced at $10,990. Each has two bedrooms, one bath.



With patios like this, Long offers luxurious living—for $1,020 extra

Glamorous furnished patios do more than any other feature to raise the "prestige level" of Long's houses—and show how pleasant life can be in his new subdivisions. Each patio has a decorative concrete-block wall and a trellis overhead. (For the opening, Long spent several thousand dollars on artificial vines and flowers.) About two-thirds of Long's buyers are paying from $615 to $1,110 (depending on model) for a patio and its landscaping.

continued

Photos: Beinlich

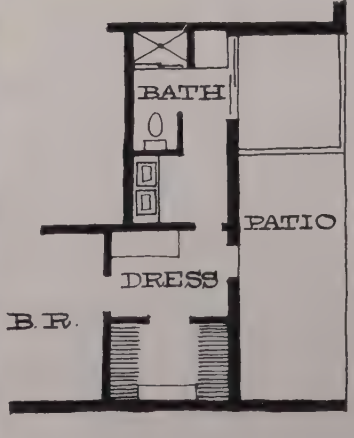


Inside, Long's kitchens are smarter—have more cabinets, more appliances

This impressive kitchen is in a $12,650 house. It is big. It has nearly 19 linear feet of counter space, 23′ of cabinets. Its cabinets have a furniture finish. The glass wall, left, opening to a rear patio, and the full luminous ceiling (improved over last year's ceiling) give the kitchen a spaciousness and distinction which are seldom found even in houses that cost twice as much. Every kitchen in the new subdivision includes a built-in range-top, oven, and disposal unit.

Handler Galleries





. . . his luxurious baths are bigger

This is the bath for the master bedroom suite of the $18,750 "Bahama," which has a 9′x12′ dressing room, a double wash basin in a separate compartment, an out-of-sight toilet, a shower, and (not shown) a sliding door to a solarium.



This sunken living room has a strong appeal to Long's new buyers

Here is what prospects see from the 7′x14′ entry hall of the "Bahama" model. The 14′x16′ living room is two steps down from the entry. At its far end an 8′ sliding glass window wall opens on the sheltered rear patio. The formal dining room is beyond the opening at left (see plan, *p 125*). Long's models —and he now has about two dozen in his Phoenix subdivisions—are always decorated with his own furnishings—he never borrows furniture displays from stores.



Long's fourth and newest subdivision is different from all his other sites

The photo, taken shortly before the opening on Nov 5, shows the orange-grove setting of Moon Valley Gardens. Here Long is building amidst 600 acres of green trees—and offering buyers an environment quite different from the starker, desert setting of Paradise Valley Oasis and Paradise Valley Oasis North. And all three new subdivisions are different from Maryvale, which is built on open farm land. Moon Valley has most of the same models as are offered at Paradise Valley. / END



Photos: Walter Daran

ROUND TABLE REPORT

What can be done to get better and more uniform state legislation for housing?

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Martin Meyerson, *director*
Joint Center for Urban Studies
Harvard University & MIT

FROM THE ADVISORY COMMISSION ON INTERGOVERNMENTAL RELATIONS

Allen D. Manvel, *research associate*

FROM THE AMERICAN BANKERS ASSOCIATION

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Mortgage Finance Committee

Kurt F. Flexner, *director*
Mortgage Finance Committee

Raymond T. O'Keefe
Mortgage Finance Committee

FROM THE AMERICAN INSTITUTE OF ARCHITECTS

William H. Scheick, *executive director*

Matthew L. Rockwell, *Division of Public Affairs*

FROM THE AMERICAN INSTITUTE OF PLANNERS

Corwin R. Mocine, *president*

W. C. Dutton Jr, *executive director*

FROM THE AMERICAN MUNICIPAL ASSOCIATION

Ben West, *past president*

John Garvey Jr, *assistant director*

FROM THE HOME MANUFACTURERS ASSOCIATION

James L. Pease Jr, *president*

Jerome J. Madigan, *executive vice president*

FROM THE LIFE INSURANCE ASSOCIATION OF AMERICA

R. Manning Brown Jr, *chairman*
Joint Subcommittee on Housing & Mortgage Lending Policy

FROM THE MORTGAGE BANKERS ASSOCIATION OF AMERICA

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Andrew Murphy
representing Samuel E. Neel, general counsel

FROM THE NATIONAL ASSOCIATION OF COUNTY OFFICIALS

Bernard F. Hillenbrand, *executive director*

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Leonard L. Frank, *first vice president*

W. Evans Buchanan, *second vice president*

Perry E. Willits, *secretary*

John M. Dickerman, *executive vice president*

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Community Facilities & Urban Renewal

David S. Clark, *assistant director*
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Land Use Subcommittee

Leon D. Weiner *chairman*
Community Facilities committee

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FROM THE NATIONAL ASSOCIATION OF MUTUAL SAVINGS BANKS

Samuel W. Hawley, *president*

William F. McKenna, *director-counsel*

Harry Held
Committee on Mortgage Investments

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Robert E. Scott, *past chairman*
Realtors Washington Committee

Adolph C. Rohland, *president*
Maryland Association of Real Estate Boards

FROM THE NATIONAL RETAIL LUMBER DEALERS ASSOCIATION

H. R. Northup, *executive vice president*

FROM THE TITLE COMPANIES

Paul W. Goodrich, *president*
Chicago Title & Trust Co

Ernest J. Loebbecke, *president*
Title Insurance & Trust Co, Los Angeles

George Rawlings, *president*
Lawyers Title Insurance Co Richmond, Va.

FROM THE PENSION TRUSTS

Arthur W. Viner, *president*
Investors Central Management Corp

FROM THE US SAVINGS & LOAN LEAGUE

William C. Prather, *general counsel*
Horace Russell, *counsel emeritus*

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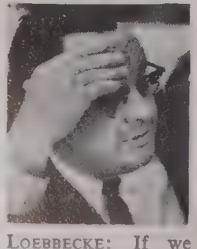
MODERATORS

P. I. Prentice, *editor & publisher*
HOUSE & HOME

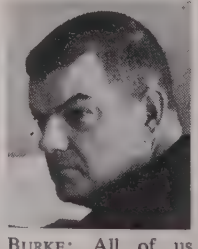
Thomas P. Coogan, *past president*
National Association of Home Builders



NORTHUP: An overall committee should be formed.



LOEBBECKE: If we could get the groups represented here to take the leadership back home.



BURKE: All of us who are interested in housing are anxious to get more uniform and better state legislation. I would like to see recommendations come out of this meeting.



SCHEICK: The industry ought to do it. We have pretty much neglected state legislation. State legislation often means more to our members than federal.



POWELL: If all the associations concerned with these problems could get together and agree on what they want, I think state legislatures would be only too glad to enact it.



ANDRUS: Our associations should take the message home and get the collaboration of other groups.

Homebuilding now enjoys better federal legislation than any other big industry . . .

But homebuilding still suffers from worse state laws and worse local regulations

Most states still inflate the cost of home mortgages by making foreclosures slow and expensive.

Most states still forbid low down-payment home mortgages unless the federal government underwrites them.

Too many states still block the interstate flow of mortgage money for homes by unreasonable requirements for doing business there.

Too many states still discourage open-end mortgages by not codifying their priority.

Most states still discourage home re-sales and trade-up by archaic and costly title search procedures.

Most states still discourage real estate investment trusts by treating them as partnerships.

All states still inflate the cost of land for homes by undertaxing land while they overtax houses and other improvements.

Most states still let local communities use excessive zoning and site improvement requirements to keep builders from providing homes for moderate income families.

All states still seem helpless to correct the chaos of codes whose conflicting and often out-of-date requirements add at least one thousand unnecessary dollars to the cost of the average house.

To do something about these urgent problems, the National Association of Home Builders joined HOUSE & HOME in inviting all the other key associations concerned with providing better homes at better costs to a two-day Round Table at the National Housing Center. Its purpose: to see how far all these associations could agree on a comprehensive program of model state legislation they could all support at the state and local level.

Collaborating associations included:

American Institute of Architects
American Institute of Planners
American Bankers Association
American Title Association
Action Inc, formerly American Council to Improve Our Neighborhoods
American Municipal Association
Committee for Economic Development (CED)
Home Manufacturers Association
Life Insurance Association of America
Mortgage Bankers Association
National Association of County Officials
National Association of Housing & Redevelopment Officals
National Association of Mutual Savings Banks
National Association of Real Estate Boards
National Retail Lumber Dealers Association
Urban Land Institute
United States Savings & Loan League

Most of these associations were represented at the Round Table by their presidents and/or chief executive officers.

Without committing themselves word for word (for want of time) to the precise wording of the drafts they endorsed, the Round Table agreed almost unanimously on a broad program including:

Model mortgage foreclosure laws (see *p 136*)
Model mortgage limits (see *p 136*)
Model right-to-do-business laws (see p *137*)
Model title search laws (see *p 132*)
Model open-end mortgage laws (see *p 132*)
Model real estate trust laws (see *p 137*)
Basic principles for enabling legislation covering subdivision control, planning, and zoning (see *p 134*)

In almost every case the model state legislation endorsed is permissive or alternative rather than obligatory or restrictive, so state legislatures could enact most of the program without the necessity and difficulty of repealing any present statute (which might stir up needless opposition from those who think they benefit from the protection of the existing law). For example:

The model foreclosure law provides an optional system on which lender and borrower could agree or not agree in advance of the loan being made.

The model open-end mortgage law just codifies and reaffirms what is already legal under the common law in all but four states.

One controversial recommendation—which some Round Table members believe may well be the most important of all—is a resolution that called for no action by the states. Instead, it invited the federal government to move in on an area heretofore left to local government and urged HHFA to follow the example of its Canadian counterpart by developing and servicing national performance standards that local governments could incorporate by reference in their building codes (see *p 133*). Said the Round Table report: "In today's fast-changing homebuilding technology it is not realistic to think any local community can keep its code standards up to date and coordinate them with the code standards of the rest of the country without outside help. *The logical place to get that help is the federal government.*" (See *p 132*).

Not all the builders on the Round Table panel approved this recommendation, and after the meeting the NAHB registered a formal dissent. Said executive vice-president John Dickerman: "NAHB favors the adoption of any one of the four model building codes."

The Round Table report follows:

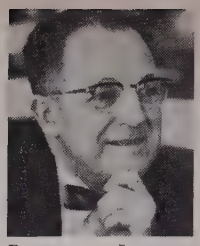
ROUND TABLE REPORT



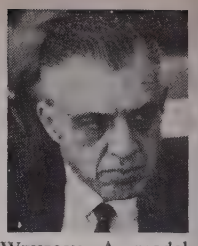
WEAVER: The federal program on Housing & Urban Affairs is more concerned with planning than ever before.



COOGAN: We'll be working for the public good.



RAWLINGS: In some areas the title companies do the whole job; in others, attorneys make the search.



WEHRLY: A model subdivision code could be very useful.

To make the open end mortgage easy to work we need to codify its common law priorities

Said FHA Commissioner Neal Hardy: "Best, easiest, and most sensible financing device to encourage home improvement is the open-end mortgage."

Said HHFAdministrator Bob Weaver: "We are very much concerned to get maximum facilitation and utilization of the open-end mortgage to upgrade existing housing."

Said Lawyer Horace Russell: "Country banks have used the open-end principle effectively for generations."

Said Lawyer William Prather: "Common law makes the open-end mortgage legal and practicable in all but four states. Most savings & loan associations are glad to use it and write an open-end provision into all their mortgages—a provision that gives any open-end advance up to a prespecified figure the same prior-lien status as the unpaid balance of the original loan."

Said Savings Bank Economist Saul Klaman: "Everyone who worked on the President's housing message agreed that the open-end mortgage would be by far the best and most economical instrument to encourage home improvement if its legal position were clarified and codified."

To that end we unanimously urge all the associations here represented to support the enactment of legislation codifying the sanction given by common law. A draft for such legislation is appended as Exhibit C (*p 235*). This follows the wording adopted earlier this year in Maine and Nebraska.

Open-end advances are already protected by statute in Arizona, Arkansas, Connecticut, Florida (up to ten years from the date of the mortgage), Georgia, Idaho, Iowa, Kansas, Maine, Mississippi, Montana, Nebraska, New Hampshire, New Jersey, New York, North Dakota, Oklahoma, Pennsylvania, Rhode Island, South Carolina, Texas, Vermont, Virginia, Washington, and West Virginia.

To help more families resell and trade up we need simpler and cheaper title search

High and often excessive closing costs are becoming a serious deterrent to the re-sale of existing homes, thereby discouraging the owners of those homes from trading up to the much better homes they can now afford. Many sales today take more cash for closing costs than for the down payment.

The dramatic rise in home ownership since World War II makes this problem more and more urgent. Thirty years ago most young families lived in rented homes until their future was clear and they were well enough established to buy a more or less permanent home. Today most young families buy instead of renting; FHA has created "a new type of tenancy"; and many young couples buy two or three times before they are ready for a permanent home.

This means they must find the money for closing costs not just once, but two or three times. So anything and everything that can be done to reduce those closing costs will help and encourage more families to buy better homes as their incomes rise, instead of staying on in their inferior quarters and spending their money for something else.

One important opportunity to reduce closing costs is to simplify the requirements for title search, so we commend the American Title Association and the American Bar Association for their joint efforts to that end and we urge all the associations participating in this Round Table to support all the model legislation for simplified title search procedure developed by the University of Michigan on a grant from ABA, ATA, and others. These are a good first step towards saving the buyers and sellers of houses at least half the $300 million they now spend for needlessly time-consuming title searches for four million mortgages at costs varying from $50 in some states to $200 or more in others. This $300 million is far more than all the title insurance companies in the country get for the always desirable and often essential protection provided by their policies.

Said Lawyer Russell: "Most of the effect of the Michigan studies would be to reduce legal fees."

We need help from HHFA to end the waste imposed by conflicting and archaic codes

Today's chaos of hundreds of conflicting building codes—some good, some bad—costs homebuyers an average of at least $1,000 a house, or much more than $1 billion a year! This code-enforced waste is pricing thousands of houses out of the market.

Even good codes (ie, codes that require few specific wastes) can be costly in proportion as their special requirements block standardization and force builders to build one kind of house with one set of specifications in one town and a different kind of house with a different set of specifications in the next

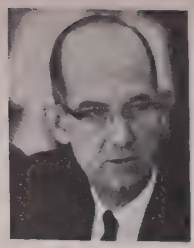
The cost of all the specific wastes enforced by obsolescent codes adds up to much less than the enormous cost of letting the multiplicity of different codes 1) discourage the efforts of architects and builders to build better for less, and 2) delay the industrialization of homebuilding by blocking the nation-



GOODRICH: The problems they are running into have to do with money.



LLOYD: We must educate the public to the seriousness of the zoning problem.



MANVEL: It's hard to make sense out of the tax and debt limitations now in force. Cities need more debt per capita than rural governments.



FLEXNER: The ABC supports the open end mortgage.



SHERMAN: Anything we can do to make mortgage investment more attractive is very worthwhile.



PEASE: Homebuilding is becoming a national industry.

wide use of standard components.

Small though they are, these differences are a major deterrent to code reform and code uniformity, because most communities seeking a better code waste months deciding which section of which model code to follow and end up with a mish-mash all their own.

The housing industry's accelerating progress towards industrialization is making standardization and uniformity of performance requirements more important than ever, so the same factory-made parts and components will be legal everywhere.

No other big industry is developing so many new ways to cut its costs for a better and better product, and the biggest single obstacle delaying the industrialization process and blocking the use of more efficient new products and materials is the impossibility of getting thousands of codes updated fast enough to permit the use of better methods as they become available.

There is no good reason why a single national performance standard cannot be written to cover any and all local conditions.

Said Prefabricator Pease: "Homebuilding is becoming a national industry, and we need one set of realistic performance standards that architects, builders, lenders, realtors, suppliers and all the rest of us can agree on and fight to get adopted in every community. The local code makers do not have the money or the leadership to determine what is right. It makes no sense to require a 25-lb roof load on one side of the street and a 50-lb roof load across the town line across the street.

"Nobody wants a national code, but we do need national performance standards."

Under our form of government, code responsibility is delegated to the local authorities. This is right and proper, because codes must be locally enforced, with proper recognition of local conditions. But in today's fast-changing homebuilding technology it is not realistic to think any local community can keep its residential construction standards up to date and coordinate them with the construction standards of the rest of the country without outside help. The local authorities cannot afford the testing needed to keep up with the flood of new products. They are seldom strong enough or informed enough to stand up against the powerful interests—local and national—that profit by code confusion. And how can any local government bring its construction requirements in line with national standards where there are no national standards to get in line with?

There are three possible sources to which local code makers can turn for help:

1. The sponsors of the four "model" codes. But their competition is already a serious cause of code confusion, and none of them has money enough to keep up with the quickening progress of housing technology. Best-financed of these code sponsors has a gross income of $309,000 a year, much of it obtained by selling advertising and by charging $150 to consider and "accept" a product plus $100 a year thereafter for extending the acceptance. Another has only $77,000 a year to spend; a third has just over $50,000!

   So the proprietary code sponsors themselves need help to keep their standards up to date. Said Prefabricator Pease: "The model code groups don't have the necessary money; that's why they try to get money from official interests to support their activities."

   Said Builder Weiner: "Having four different model codes to promote gets us into arguments over which to adopt."

2. The state governments. But even the richest state, New York, decided it could not afford the $350,000 a year needed to keep its $800,000 model code up to date and provide advisory service to the communities that had adopted it by reference. Why should this costly effort be duplicated by 50 states, and what good would come of adding 50 state model codes to the model codes already competing for adoption?

3. The housing agencies of the federal government. They alone have the money to do the job. They alone have the nationwide responsibility for the progress and the standards of a national industry. This is their one best chance to save homebuyers $1 billion a year at a cost of less than $1 million.

   Said Builder Weiner: "HHFA has a real role to play towards standardization."

Canada has just set this country a good example by developing national performance standards for residential construction through the Canadian counterpart of FHA. All communities in Canada are now being urged to incorporate these standards in their local building codes.

But in this country the housing agencies have done nothing at all since 1947 to encourage code reform and code standardization. On the contrary, FHA continues to subsidize bad codes by giving higher valuations to houses built under wasteful codes than FHA gives equally good homes built under less wasteful codes. "The bigger the waste the higher the FHA appraisal." And HHFA has twice declined to take the lead in promoting and financing national performance standards unless assured of industry-wide support.

So with very few dissenting votes, this Round Table recommends that:

1. HHFA should be asked to develop a national performance standard for residential construction with the cooperation of the industry as represented by our associations, in order to give the industry a single performance standard it can promote everywhere for local acceptance—single performance standard carrying the full prestige of HHFA and FHA.

2. This national performance standard should be broad enough to meet all regional requirements.

3. This standard should specify standard test procedures for the guidance of government and code authorities in accepting materials and methods approved by various testing and grading institutions.

4. All our associations should work together to get these performance standards adopted voluntarily by state and local code authorities as part of their total code approach, and to get them incorporated in the four model codes.

5. All state governments should be urged to extend these performance requirements to rural and other areas that do not have minimal codes.

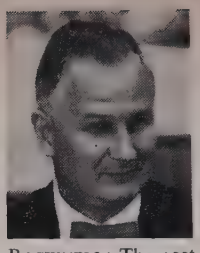
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DICKERMAN: The states can't get tax revenue from lenders they keep out.



HILLENBRAND: Why can't this industry finance the necessary studies?



ROCKWELL: The cost of raw land is the really distorting element.



MCGRATH: I would hate to see the motion passed and then forgotten.

All good codes are performance type codes; ie, they prescribe performance standards without prescribing or limiting the methods or materials by which the required performance is to be accomplished.

But every good performance code needs:

1. A descriptive manual listing the materials, sizes, methods, etc, commonly accepted as adequate to meet the prescribed standards, so as to minimize the time and talk needed to get approval for the use of construction techniques which are known to be satisfactory.
2. A quick and self-starting system for keeping this manual up to date by approving new methods and materials as fast as adequate engineering data are available. Such a system requires a good technical staff and is expensive for any individual community to maintain.

To ease the problem of land price inflation something should be done to raise land taxes

NAHB has voted four to one that its most urgent problem is the high price of land, inflated 400% since 1950. Most of us think this inflation is abetted by a tax system that compels local governments to undertax idle land and overtax houses. This tax system makes it easy for speculators to create an artificial land shortage by holding millions of acres off the market to get still higher prices later on. Said Builder Leon Weiner: "Raw land cost has reached the point of panic in many places." Said Public Houser Falk: "Today's local tax system subsidizes slums and encourages suburban sprawl." Said Architect Scheick: "Local governments should be allowed to experiment within their tax limits and find out what would happen if land owners were taxed more and homebuyers were taxed less."

The land price problem is critical, but it is far too complex and difficult for us to agree on any quick solution or agree on model legislation for its cure.

We need better enabling acts to end the waste of over-zoning and excessive site improvement

Almost equally critical is the way communities inflate site-improvement costs by unreasonable requirements and compel the under-use and/or mis-use of high-priced land by unwise zoning.

Some of this waste is deliberate and purposeful, with over-zoning and over-improvement used as a weapon to keep out the builders of lower-priced homes and so save present residents from being taxed to educate more children. Some of it is just due to common ignorance of what kind of site improvements make sense and what kind of zoning makes for better communities.

Said Max Wehrly of the Urban Land Institute: "Many communities are going overboard in their site improvement requirements." Said Planner Mocine: "The biggest problem is how to correct the community attitude on zoning and planning." Said Builder Lloyd: "Too many zoning decisions are made to get more taxes, not to use land better. Zoning control has become more than a problem: it has become a crisis." Said Max Wehrly: "We won't get far with metropolitan planning until we get a metropolitan tax base." Said Builder Tom Coogan: "In many areas we are being zoned out of business because the community wants new industries to pay taxes, but does not want new housing for the people who work in the new industries." Said HHFAdministrator Weaver: "These are problems that affect every citizen." Said Mayor Ben West: "These problems are basic to getting homes built."

These problems are so complex that we cannot recommend specific model legislation to solve them. We are generally agreed, however, that:

1. Some limitations must be imposed on the freedom of each community to require overzoning and overimprovement. On this point the two states with the best laws today are Virginia and New Jersey, but even these need to be updated.
2. All the associations here represented should work with the HHFAdministrator to

   (a) organize a review of the effects of present state legislation and practices for city, county, and metropolitan planning, zoning, and subdivision control, and

   (b) suggest alternative legislative provisions as a service to assist the states in revising their statutes dealing with local practices affecting housing and community development.
3. All the associations here represented should support state legislation and local regulations that would encourage balance and diversity within each community rather than the all-one-price-class stratification that has become so common.
4. Zoning statutes and regulations should be flexible and oriented towards area-density control, instead of prescribing minimum sizes for each lot. With area-density control it would be possible to base lot size on siting and topography rather than arbitrary dimensions, and to combine large lots and small lots, cluster plans and more traditional layouts, detached houses, row houses, and apartments to get optimum land use and a more balanced community.
5. Site improvement requirements should be kept in line with the standards recommended alike by the HHFA *Sug-*



NIXON: We must study the whole problem of metropolitan government, its structure, and its tax base.



LASH: Powerful state planning commissions are needed to get attention for zoning at the policy level.



WEST: Rural legislatures refuse to strike the shackles from local government.



DUTTON: There is a shortage of professionals in the planning field.



RUSSELL: Most of the effect of the Michigan Study would be to cut out legal fees.



LEDERMANN: We would appreciate support from other organizations interested in sound development.

gested Land Subdivision Regulations, the Urban Land Institute *Community Builders Handbook,* and the NAHB *Manual for Land Development.* All authorities are agreed on these principles, and it makes no sense for local governments and local officials to exceed or change their requirements. For example, few of us think it makes sense anywhere to require more than 27′ paving for purely local streets.

6. Architects, planners, realtors, lenders, title insurers, and public officials should work with builders and developers on a broad program of public education to make it clear that sensible zoning and subdivision requirements have the same support from the so-called "public interest groups" as from those whose business interest is more obvious.

7. In general, we are agreed that all subdivision control, planning, and zoning legislation should reflect the basic principles worked out in advance of the Round Table by representations of the National Association of Home Builders, the American Institute of Planners, the Urban Land Institute, the US Savings & Loan League, the Mortgage Bankers Association, the National Association of Real Estate Boards, and the Life Insurance Association.

Suggested general principles of subdivision control, planning and zoning enabling legislation

I. STANDARDS FOR PERMISSIVE ENABLING LEGISLATION

a. Brief and clear language, grouping related features and eliminating provisions that belong in local ordinances.
b. Professionally drawn in accordance with accepted standards of simplicity and clarity.
c. Each community should be permitted to choose its own planning organization within the framework of the state enabling law.
d. The planning agency should have a vital role in advising both the executive and legislative functions on policy matters.
e. A clear separation should be established between plan-making and legislative action for implementing the plan.

II. THE PLANNING AGENCY

a. In policy matters, advisory only.
b. Must do research and conduct planning studies.
c. Prepares, approves, and recommends comprehensive plan and all amendments.
d. Recommends legislation for plan implementation and means for coordinating programs and policies.
e. Reports promptly on matters referred to it by the legislative or executive branch.

III. THE COMPREHENSIVE PLAN

a. Instrument of the planning agency only, representing its plans, proposals, and recommendations.
b. The plan should serve as a source of reference and guide to the legislative and executive branch in determining policy.
c. May or may not require formal approval of the legislative body depending on local conditions and local practices.
d. May not have legal force or effect until implemented by legislative action or approval.

IV. LOCAL LEGISLATIVE BODY

a. Has full and final authority over all planning policy matters.
b. Selects the type of planning agency or department adequate to meet local requirements.
c. Has appointive authority over planning agency or department or may delegate this authority to the executive branch.
d. May approve or acknowledge receipt of a comprehensive plan for the purposes of public record and as a source of reference and a guide in formulating policy.
e. Is responsible for enactment of implementing legislation to strengthen comprehensive plan.

V. IMPLEMENTING LEGISLATION

a. Final enactment and enforcement is the sole responsibility of the legislative body.
b. Legislative body, before approving zoning ordinance, official map, or public improvements must give consideration to the comprehensive plan. However, legislative decision is final. No concurrence of planning agency is required.
c. Influence of planning agency rests upon:
   1. Power of persuasion based on the soundness of its plans and recommendations.
   2. Confidence the legislative body has in its planning agency.
   3. Force of public opinion generated by good comprehensive planning.

VI. GENERAL PRINCIPLES

a. Zoning ordinance must be drawn and amended within the framework of comprehensive planning.
b. Enforced dedication of land for parks and recreation purposes is not a reasonable requirement.
c. Dedication of land in exchange for a zoning variance or change is not an acceptable principle of democratic legal procedure.
d. Zoning and subdivision regulation changes after subdivision approval should not interfere with developer's right to proceed under regulations applicable at time approval was granted.
e. Minimum-lot-size zoning must not exceed reasonable standards nor function as a barrier to normal development in accordance with sound planning practice.
f. Emphasis to be placed on local regulations being drawn with maximum opportunity for flexibility and adaptation to needs based on performance standards, rather than fixed criteria susceptible to obsolescence and difficult to amend.

VII. REGIONAL OR METROPOLITAN PLANNING

a. Provision should be made for overall planning of an urban growth area.
b. Local responsibility to the regional agency should be clearly defined.
c. Regional agency should have enforcement functions.

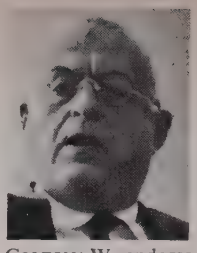
continued



VINER: Our pension fund trustees don't want any exposure in the state.



ROHLAND: You've got to pin the responsibility on somebody.



COLTON: We endorse the principle of the open-end mortgage.



SLAYTON: Federal grants for planning cannot fully answer the problem.



MOCINE: Overinvestment in minor streets is a waste of money.

To let conventional loans play a bigger part we need more realistic ceilings for mortgages

Conventional mortgage limits in most states are archaic, unrealistic, and unreasonable for amortized house mortgages.

All but four states set ceilings at 75% or less; half set ceilings at 66⅔% or less; four at 60% or less; and Alaska and South Dakota at 50%.

Most of these low ceilings were written into the state laws before all lenders began requiring regular monthly amortization payments, and they were written before FHA demonstrated, by its 25-year loss ratio of 1/40th of 1%, that very-high-percentage loans based on sound appraisals are safe.

These low ceilings may have made sense when they were written. They make no sense at all today.

Many states make matters worse by setting different limits for different lending institutions; ie, different limits for commercial banks, savings banks, state-chartered savings & loans. In New Jersey, for example, domiciled life insurance companies can lend only 66⅔% without setting aside special reserves; banks can lend 80%; state-chartered savings & loans can make a limited number of 90% loans.

Said Realtor Scott: "All financial institutions should be allowed the same limits, so they can compete on equal terms on service and charges."

Said Commercial Banker Flexner: "The commercial banks are going to ask for more liberal mortgage terms."

Asked Lumber Dealer Northup: "Is there any reason why the legal limit for all conventional lending should not be raised to 90%?"

Said Builder-Banker Coogan: "An 80% conventional loan is a good loan."

Said Researcher Meyerson: "In Massachusetts the limit is 66⅔%, but you can get 90% loans through inflated appraisals. Today's limits are unrealistic, so they are evaded."

Reported the Moderator: "Many homebuyers can borrow more money on a 75% conventional loan than on a 97% FHA loan. This just shows that unreasonable laws cannot be enforced in this country."

Said Savings Banker Held: "No matter what the legal limit is, lenders will lend only what they think is prudent. In New York State savings banks can lend 90% on new homes within 50 miles, but very few do."

So the consensus of this Round Table is:

1. *All types of lenders should be allowed the same conventional mortgage limits, and*

2. *On 25-year amortized mortgages on one-to-four family homes the ceiling should be not less than 80%.*

We need a quick inexpensive alternative to our slow and costly mortgage foreclosure procedure

In Texas it costs only about $100 to foreclose a $10,000 conventional mortgage; in Alabama, Mississippi, Michigan, Rhode Island and West Virginia less than $150. But in Arizona and Indiana the average cost is $400, in Oregon $450, in Washington $500, in New York $500 plus, and in Illinois $1,200.

In Hawaii, Texas, and Virginia it takes only a month to foreclose and acquire the real estate, in Maryland, Massachusetts, Mississippi, New Hampshire, North Carolina, Rhode Island, Tennessee, and West Virginia only two or three months; but in Iowa, Michigan, North Dakota, and Wisconsin it has taken an average of 16 months, in Illinois* and Washington 17 months, in Kansas 19 months, and in Alabama 26 months.

In Arkansas, California, Connecticut, Delaware, Georgia, Hawaii, Idaho, Louisiana, Maryland, Massachusetts, Mississippi, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Texas, Virginia, and West Virginia, there is ordinarily no statutory redemption period; but in Alaska, Indiana, Iowa, Maine, Michigan, Minnesota, Missouri, Montana, Neveda, North Dakota, Oregon, South Dakota, Vermont, Washington, and Wisconsin a defaulting borrower has a year's grace after foreclosure to reclaim his property; in Kansas, 18 months; and in Alabama two years!

Purpose of slow and costly foreclosure is to protect the borrower, but the principal result is just to raise the cost of borrowing. Mortgage discounts in states like Michigan (16 months) are bigger than in Ohio (four months); bigger in Washington (17 months) and Oregon (16 months) than in California (4 months); and very little out-of-state money goes into Illinois (17 months and $1,200).

Farmers want slow foreclosures and long redemption periods so the failure of a single crop cannot cost them their farms; but there is no good reason why this same protection should apply to houses on small lots.

The four factors which do most to confuse the foreclosure issue are:

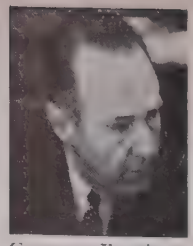
*Illinois, Iowa, Washington, and Wisconsin have recently shortened the redemption period on future mortgages.



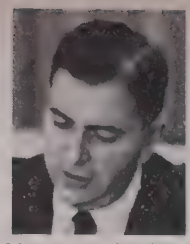
THARPE: I spent $5-$500 of my own money trying to get this corrected in my state.



O'KEEFE: Most present mortgage limits are unrealistic.



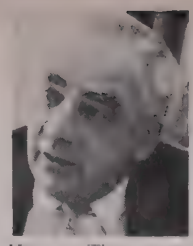
GARVEY: I'm interested in getting the state's viewpoint and the public interest viewpoint.



MEYERSON: We have had planning and zoning laws for 60 years without stopping to examine their results.



FALK: Higher taxes on land would cut the need for urban renewal subsidies. Our local tax system subsidizes slums.



HELD: There are about 20 states where my bank buys no mortgages.

1. The lender's right to sue for a deficiency judgment if he cannot sell the property for enough to cover his loan. In practice lenders who take advantage of this right realize an average of only 7% of the dollar amount of the deficiency.

2. The borrower's right to redeem his property after foreclosure. In practice less than one borrower in a hundred (0.927) takes advantage of this right and redeems his property after foreclosure.

3. The question of whether borrower or lender is entitled to the rents, profits, and possession until final resolvement. This is unimportant where foreclosure is reasonably fast.

4. The borrower's right to a public sale to assure him the full value of his equity (if any). This is a costly and meaningless show-piece, for competitive bidding at a foreclosure sale is rare indeed. Says the report of a joint legislative committee in New York State: "It appears that there is no open bidding at foreclosure sales. In 40,853 foreclosures the mortgagee bid in the property in all but 283." The elaborate provision for the appointment of a referee to compute the amount due (already admitted by the borrower's failure to answer), the public advertisement of a competitive sale that is competitive in name only, and finally the mock sale—these must all, in the long run, be paid by the borrower.

So we believe the interests of both borrowers and lenders are best served by realistic and economically sound foreclosure laws, but . . .

We recognize the perhaps insuperable difficulty of getting the present statutes repealed in all the states where foreclosure is now too slow or too costly. Instead, we suggest that all the associations here represented join in urging all these states to permit an alternative type of mortgage, applicable only to homes on three acres or less (to avoid stirring up farmer opposition).

Under this alternative instrument, by prior agreement between mortgagor and mortgagee 1) the mortgagee would waive his seldom-used right to a deficiency judgment and his disputed claim to the income (a right which 25 states specifically deny and only four uphold), and 2) the mortgagor would give up his costly right to a public sale and his seldom-used right to a long redemption period after foreclosure. Both parties would agree to accept a six months' grace period beginning on the date when foreclosure proceedings were instituted rather than on the date when the foreclosure proceedings were completed.

We believe this procedure, suggested by the US Savings & Loan League lawyers, would permit a great simplification of foreclosure procedure in all the states where the high cost and delay of foreclosure is now a real problem. Attached as Exhibit A (*p 234*) is a draft of the kind of legislation we would like to see every association support for adoption in each state. This law would be equally good in the 28 states which require court foreclosure and the 22 where power-of-sale predominates. In the latter (among them such bad-foreclosure-law states as Alaska, Colorado, Michigan, Minnesota, and South Dakota), it might be easier to get the legislatures to adopt the model Power of Sale Mortgage Foreclosure Act approved by the National Conference on Uniform State Laws. This would be equally satisfactory.

We need exemption from state income taxes to make real estate investment trusts work

The new federal law giving real estate investment trusts the same federal tax exemption as all other investment trusts can do little to encourage more investment in rental real estate where state laws treat the trust as a partnership and hold shareholders personally liable.

So the Round Table unanimously urges all state governments to bring their laws governing business trusts (sometimes known as Massachusetts Trusts) in line with the laws passed by Georgia, Washington, and South Carolina. Simplest of these is the Washington statute, which is appended as Exhibit D (*p 235*).

South Carolina goes one step further and gives the real estate investment trusts the same exemption from state income taxes they now enjoy from federal income taxes.

To ease the interstate flow of mortgage money we need new laws on what doing business means

If money-short states like Arizona, Colorado, Kentucky, Mississippi, Montana, Nebraska and New Mexico want out-of-state savings institutions to buy more mortgages to help finance their housing needs, they should relieve them of the tax exposures and/or the paper-work costs and nuisances caused by their present right-to-do business laws.

With so many other places to invest, why should any savings institution choose to lend money in any state where, in the words of the US Savings & Loan League legal bulletin: "qualifying to buy loans is difficult, uncertain, expensive, or impossible," and where the lender could at any moment be subjected to heavy taxes based on its entire business?

Round Table report continued on p 234



By Max Huntoon and Jan White

In most markets today there is little or no problem in selling split-entry houses like these

BUT

. . . this is not to say that the split-entry is necessarily the builder's dream house

In a buyer's market like today's, a fast-selling house is big news.

From almost every part of the country (except the Deep South and Southwest) builders report the split-entry is, or is fast becoming, their best selling house type. For example:

From Portland, Ore., Sam Wolsborn reports: "We haven't had anything as good as this in years. I've just started five split-entries, and four are sold already."

From Salt Lake City, Alan Brockbank reports: "We sold 30 split-entries during the first 60 days the model was open. It beats anything we've ever built in the $21,000 price range."

From Indianapolis, John Bauer reports: "We have six models, and our one split-entry is outselling all the others combined. The same thing is happening to other builders all over the city."

And from Long Island, Architect Herman York (he has more builder clients than any other US architect) reports: "You must have at least one split-entry in any new subdivision on the Island. If you don't, you'll fall on your face."

Market reports like these seem to leave no room for ifs, ands, or buts. But there are "buts." Says Herman York:

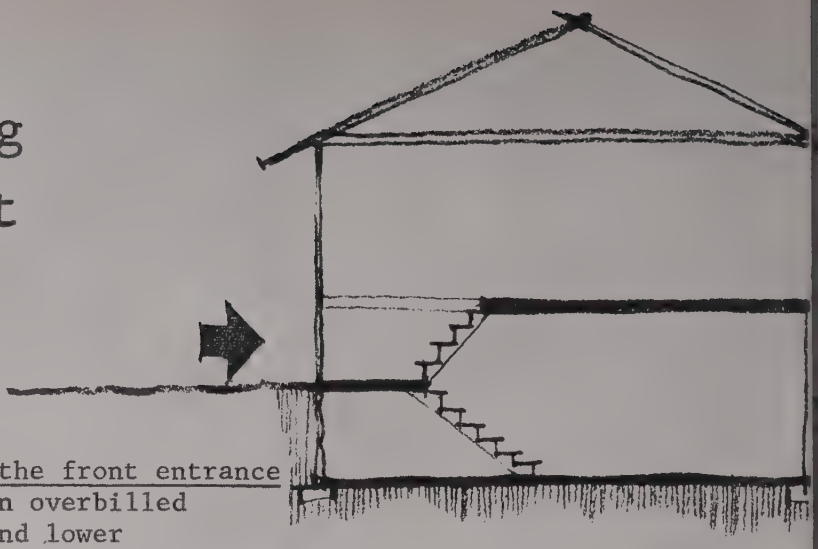
"I know of lots of builders who have been driven half out of their minds by all the problems a split-entry house creates for them."

Almost every builder with whom HOUSE & HOME talked about the split-entry had his own specific complaint. Added up, these complaints cover every step of the job from plan and design to customer callbacks.

But all these builders agree that the split-entry has a head start on becoming to the market of the 60s what the split-level was to the market of the 50s. And all agree that the split-entry is worth a good, hard look by every man in the housing industry.

→

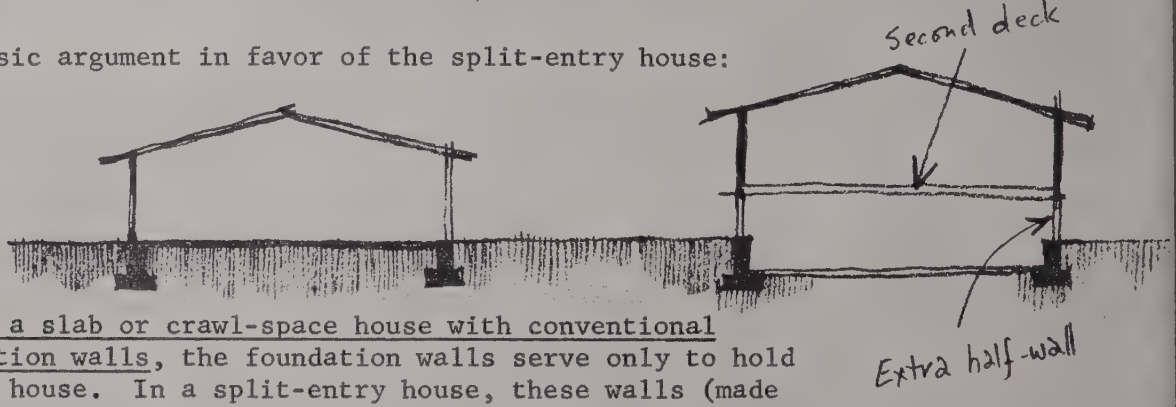
Let's begin by taking the split-entry apart to see how it works



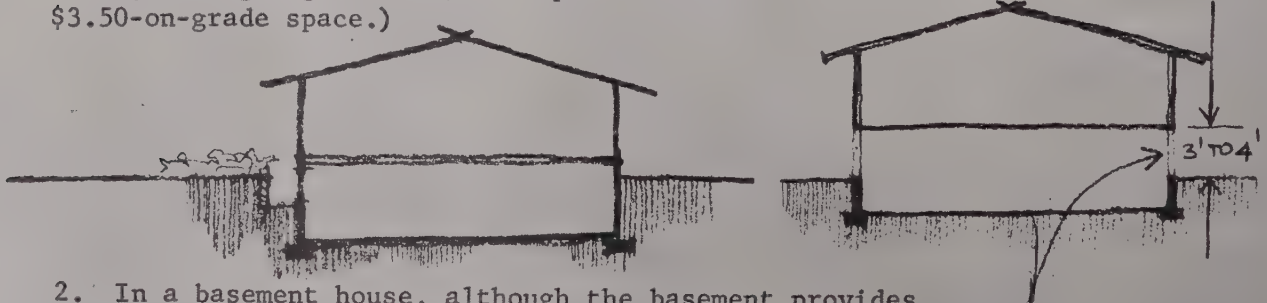
Split-entry houses take their name from the front entrance which opens directly on a platform (often overbilled as a "foyer") midway between the upper and lower floors. Short flights of stairs lead to the upper level (4' to 5' above grade) and down to the lower level (3' to 4' below grade).

Square-foot cost for split-entry houses, according to builders who are building them, is lower than for any other type of house. Selling prices of $7, $8 or $9 a sq ft of living space (without land) are almost standard.

So here is the basic argument in favor of the split-entry house:



1. In a slab or crawl-space house with conventional foundation walls, the foundation walls serve only to hold up the house. In a split-entry house, these walls (made slightly higher) also enclose the lower level. So you double the usable space for little more than the cost of half-walls and a second deck. (Even if some of this extra space is used for a garage, there is a saving: the garage is in $2.00 space instead of $3.50-on-grade space.)

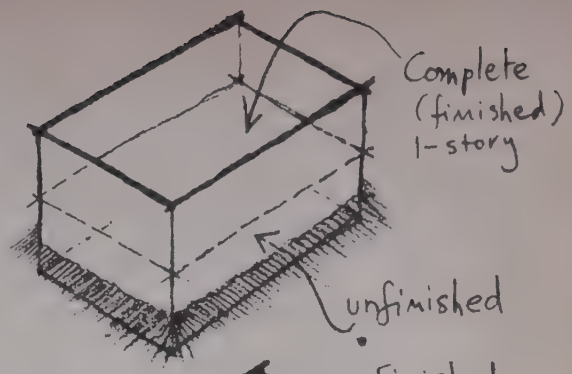


2. In a basement house, although the basement provides cheap (roughly $1.50/sq ft) unfinished space, you can't bring in enough daylight and air to create good living space. But in a split-entry house, the basement is pulled three to four feet out of the ground; so fairly large windows are possible. The cost is only a little more (perhaps 50¢/sq ft) for the added windows, insulation, and exterior siding on the exposed wall.

(But not all experts agree with this cost argument.

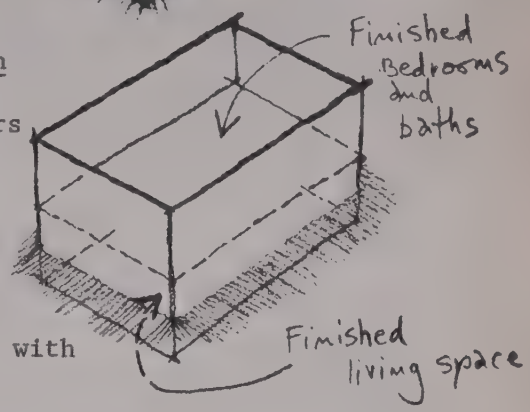
Those who disagree claim the two-story-on-slab house has all the economy of the split-entry, plus money-saving advantages of its own. The reason: building on grade is inherently more efficient than digging a hole and building over it.)

Commonest type of split-entry: a ranch with a basement half pulled out of the ground. The upper level is a complete one-story house; the lower level is finished in a variety of ways, or left unfinished for future expansion. More or less standard finish: big recreation room, laundry, roughed in half-bath, garage. (One builder calls his lower level a "people attic" because it has space for the kids' noisy activities, and perhaps a mother-in-law's apartment.)



"Best buy" type of split-entry: a two-story house pushed down into the ground. Both levels are completely finished, with living area downstairs and bedrooms up. This type offers more finished space for the money than the "raised ranch." (Example: John Bauer of Indianapolis sells a 1,900 sq ft house of this type without land, but with an attached garage for $12,500--a price of $6.60/sq ft.)

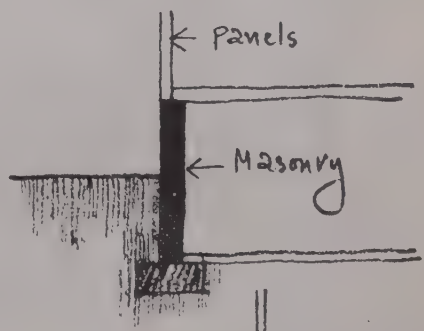
In smaller houses of this type of split-entry, a mixed plan is sometimes used: the living room is put upstairs with the bedrooms, and a family room goes below with the kitchen and dining room.



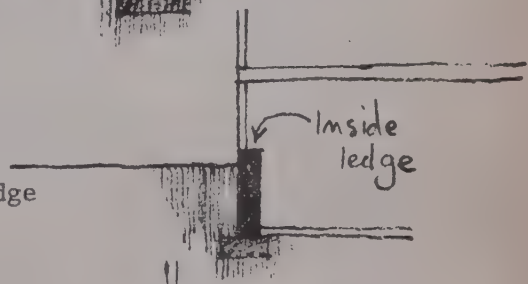
Split-entry houses are easy to build if you are geared to building 2-story houses. From the deck up, you frame them like an ordinary one-story house. Below, you have your choice of three basic methods:



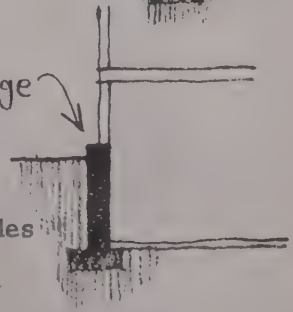
1. You can run the masonry all the way up to the deck. This method is the simplest to frame, and the only one that will work with standard panel systems. But the exposed wall of the lower level must be masonry.



2. You can build a frame wall on top of the masonry, flush with the outside. This allows continuous siding from foundation to roof, and also lets you use economical balloon framing. But it leaves an inside ledge that must be boxed.



3. You can build a frame wall on top of the masonry, flush on the inside. This moves the ledge from the inside to the outside, where it is less noticeable. And it provides a base for brick veneer.



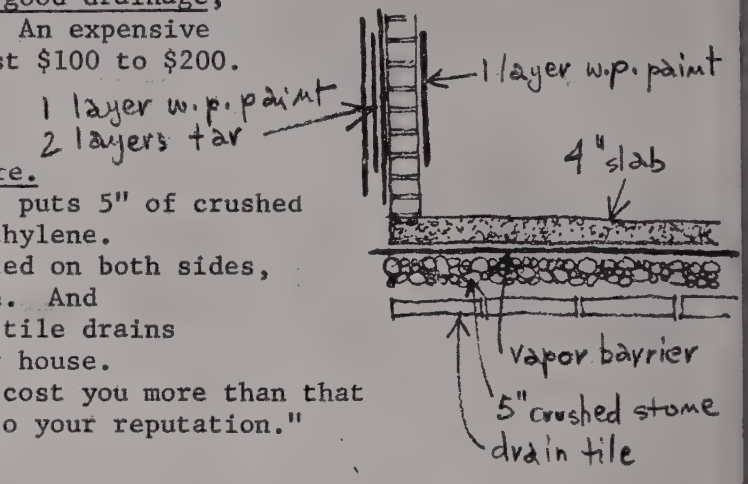
One obvious drawback to the split-entry house is that the entry and stairs eat up a lot more space than the stairway in a 1½ or 2-story house. This is one of the prices you have to pay when you take advantage of the split-entry's popularity. And there are other problems too:

PROBLEM NO 1:

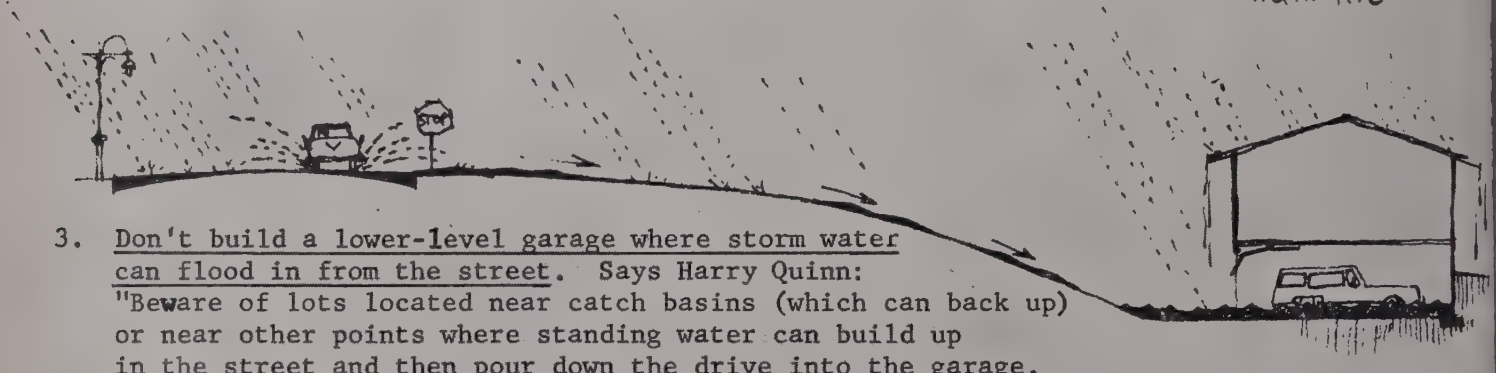
Split-entry houses must be bone dry. Dampness you could tolerate in a basement house is big trouble in a split-entry. And, remember, the driveway to a split-entry's lower-level garage can turn into a spillway that funnels in water!

What you can do about it:

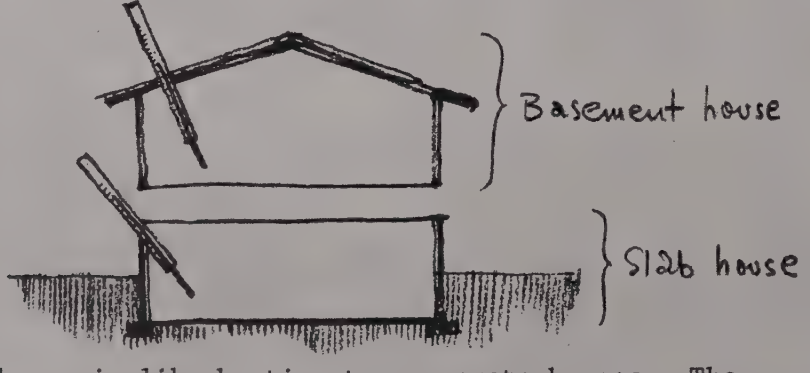
1. "Build split-entries only where there is good drainage," cautions Builder Harry Quinn of Chicago. An expensive alternative: a big sump pump that can cost $100 to $200.



2. Waterproof the lower level with extra care. Builder Mark Ritter of Poughkeepsie, N.Y. puts 5" of crushed stone under his slab, tops it with polyethylene. His foundation walls are waterproof painted on both sides, and have two layers of tar on the outside. And besides footing drains, Ritter has extra tile drains under the slab. The added cost: $150 per house. "But," says Ritter, "one wet house would cost you more than that to make good, not to mention the damage to your reputation."



3. Don't build a lower-level garage where storm water can flood in from the street. Says Harry Quinn: "Beware of lots located near catch basins (which can back up) or near other points where standing water can build up in the street and then pour down the drive into the garage. But driveway drains can handle ordinary runoff."

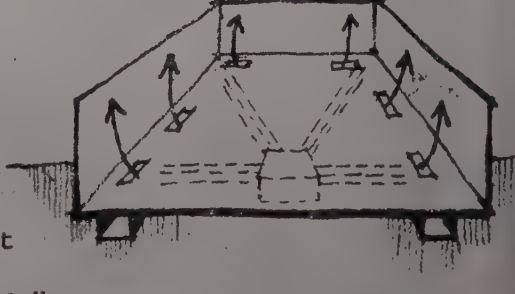


PROBLEM NO 2:

Heating a split-entry house is like heating two separate houses. The upper level is a basement house, the lower level a slab house: and each requires a different kind of heating system.

What you can do about it:

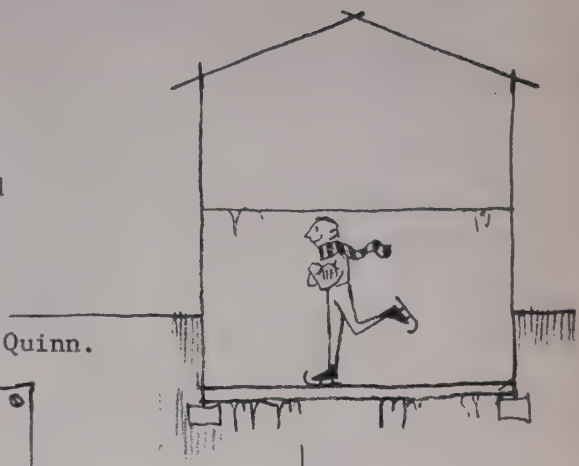
1. Heat each level as a separate zone. Says Builder Ira Wallach of Nanuet, N.Y.: "This is essential, whether you heat with hot air or hot water. I use a split-damper air system that costs $40 more than a standard setup, and a two-zone hot-water system would cost about the same."



2. Make sure the lower-level slab is warm. Wallach uses a perimeter loop under his slab at an extra cost of about $125. "With a hot-water system," he adds, "radiant coils under the slab would be the most comfortable. But baseboard convectors are cheaper, and they warm the slab around the edge where it is most liable to be cold."

ROBLEM NO 3:

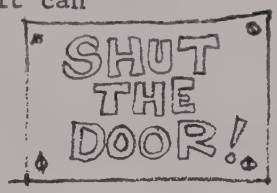
f you put the garage in the lower level, you may get a cold floor above it.



What you can do about it:

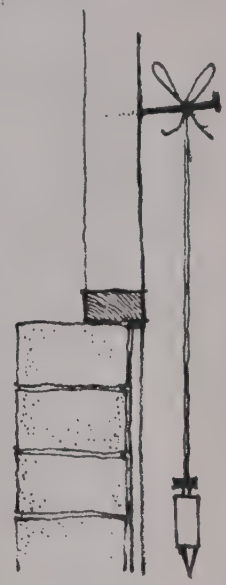
1. Use special care in insulating the floor. "This is not so much a matter of extra cost as of good supervision," says Harry Quinn. "Batts must be pushed into even the smallest spaces, and vapor barriers must be absolutely tight."

2. Teach your buyers to keep garage doors closed. "This keeps even an unheated garage much warmer" says Quinn. "Combined with a good insulating job, it can virtually eliminate cold floors."



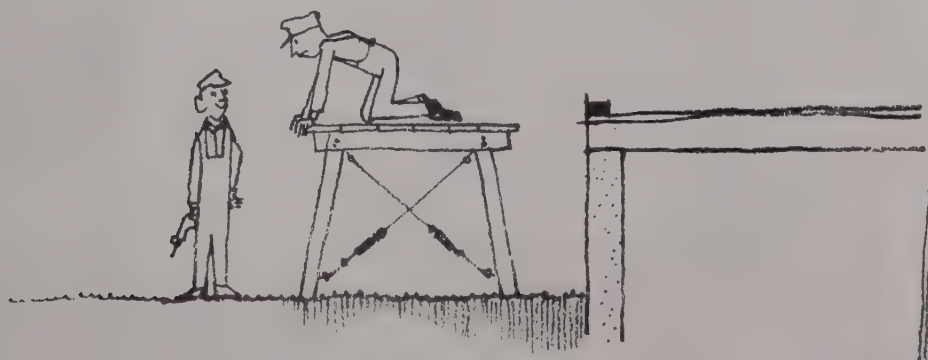
ROBLEM NO 4:

ormal masonry and carpentry tolerances often are too great for this ype of construction. Foundations and framing must meet accurately halfway p the lower-level wall. "If you have an inside ledge," says ark Ritter, "out-of-line walls will show up as wavy-looking trim. f you have a flush inside wall, and if the masonry and the framing on't match exactly, you'll have to do a lot of expensive shimming."



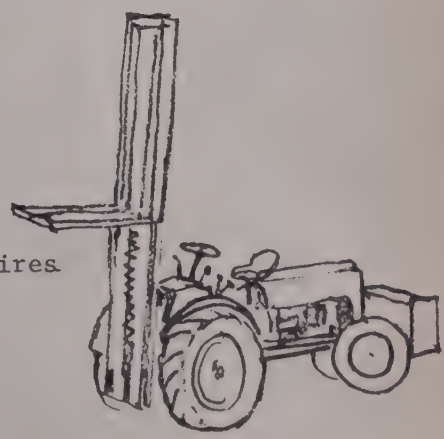
What you can do about it:

"It's a question of good field supervision," says Ritter. "Your men can work a lot closer than the usual ¼" to ½" tolerance, and you have to make sure they do."



PROBLEM NO 5:

In this type of house you have to build on a platform 5' off the ground instead of 1'. Says Andy Place of South Bend: "If you're geared to a one-story operation, a split-entry house requires a whole new technique."

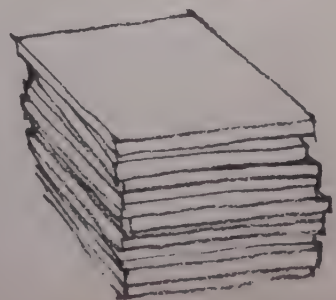


What you can do about it:

1. Use power equipment to lift materials to the upper level and the roof. A tractor-mounted forklift is probably the most versatile machine for this work.

2. Use scaffolding that fits your particular building methods and that saves time by being easy to move and adjust.

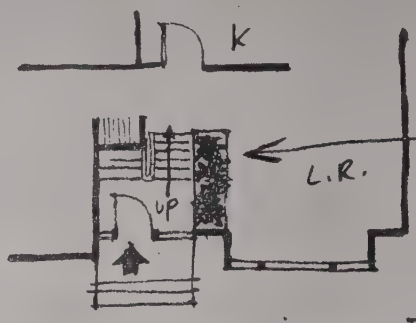
3. To eliminate all need for scaffolding, consider using prefinished exterior wall panels for the upper story.

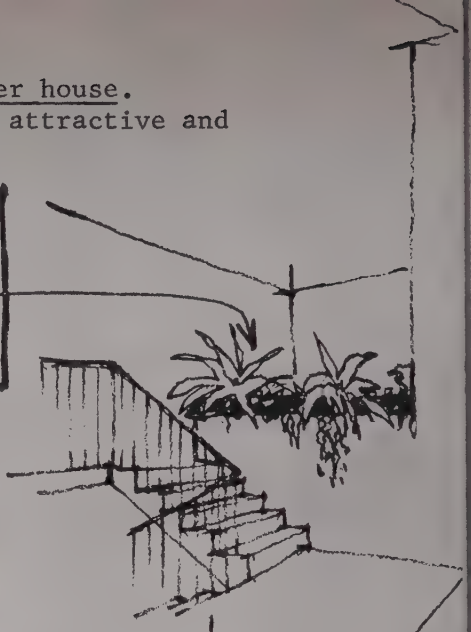


PROBLEM NO 6:

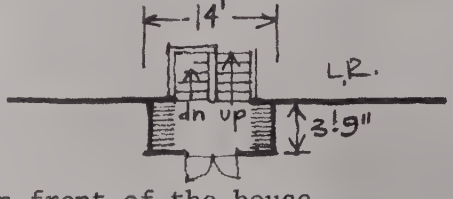
The entrance is more critical in a split-entry than in any other house. If badly handled, it seems cramped and forbidding, rather than attractive and inviting.

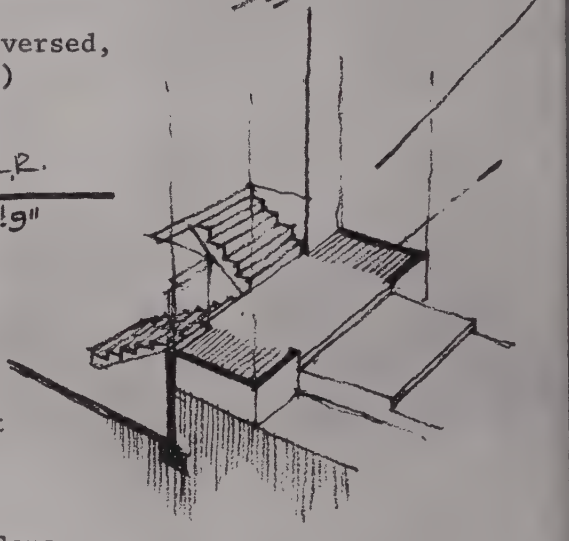
What you can do about it:





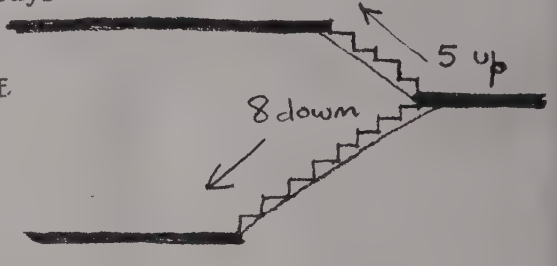
1. Eliminate the wall between the living area and the entry. The opening adds a feeling of spaciousness to the entry, and privacy can be retained in the living room if a low planter or a perforated screen is used in place of the wall. (This solution works better if the usual positions of kitchen, living, and dining rooms are reversed, and the entry is opened to the less-used dining room.)





2. Extend the entry platform out in front of the house. This lets you achieve spaciousness without using inside-the-house space. It also gives you a place for two big coat closets. If there is an overhanging roof, framing the exterior entry will not cost much.

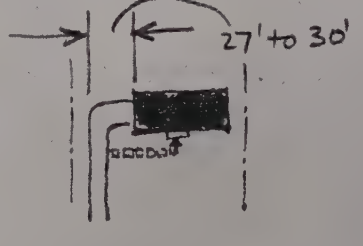
3. Use a shorter flight of stairs to the upper level. Says Architect Herman York: "We like to have five risers up and eight down. It makes the stairs up less formidable looking, and gives the whole entry more of a feeling of spaciousness."



PROBLEM NO 7:

If you put the garage door in the front of the house you hand yourself a tough design problem. Grading down to the garage destroys the horizontal line of the house, and the garage door itself throws the rest of the facade out of scale and reduces the importance of the front door.

What you can do about it:



The best solution is to put the garage door at the side. But this requires a longer drive, and a lot wide enough for a 30' side setback. So if you must have the garage door in front:

1. Use a retaining wall so you get the longest possible line along the upper grade.

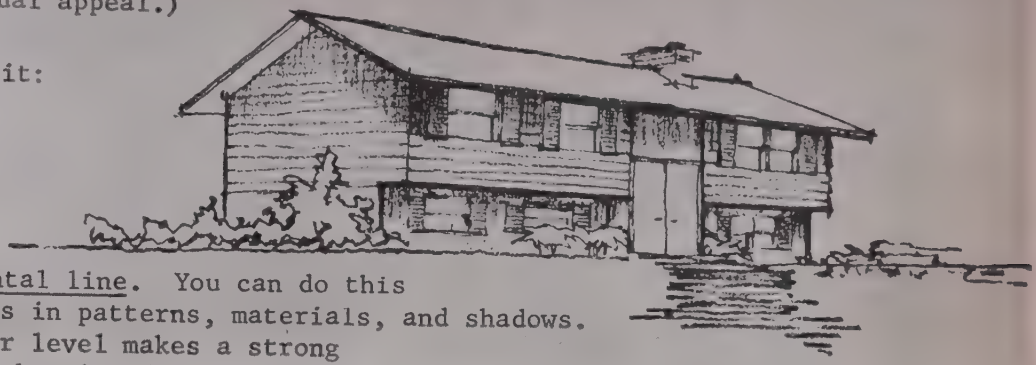


2. Counterbalance the garage door with a design element of equal weight and importance. A front porch, for example, or a big living room window will draw attention away from the garage door.

3. Landscape beyond the end of the house to create the illusion of length. (An extended half-wall will have the same effect.)

PROBLEM NO 8:

Unless you do something about it, a split-entry will stick out of the ground like a very sore thumb. The reason: it's the same length as a ranch house but it's 3' to 4' higher. (And remember, it's the long low look that gives the ranch much of its visual appeal.)

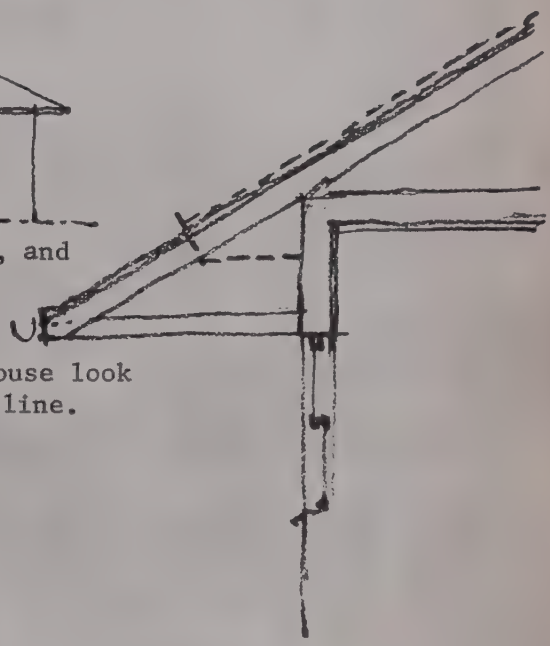


What you can do about it:

1. Stress a strong horizontal line. You can do this by creating horizontals in patterns, materials, and shadows. Cantilevering the upper level makes a strong horizontal shadow, and bevel siding makes a horizontal pattern. A change of materials between the levels also gives the house a longer look, but unless you are careful, it may make the facade too "busy".



2. Use a gable roof. A hip roof pulls the house in, and makes it look shorter and higher.



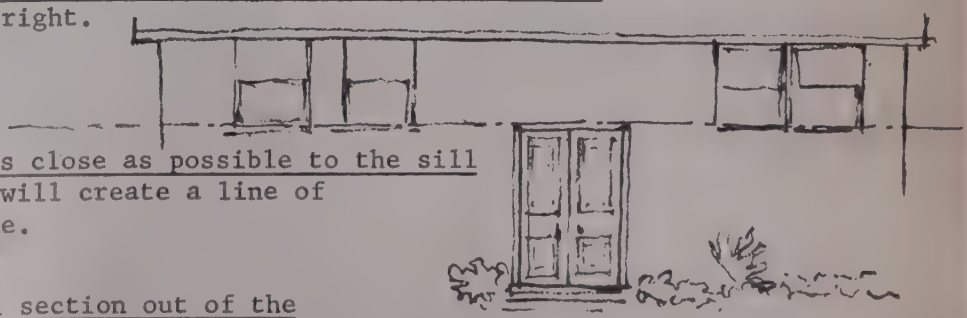
3. Pull the cornice down and out. This makes the house look lower, and also creates a strong horizontal roof line.



4. Keep the roof line simple. Avoid ells and false gables. They break up the cornice line and make the house look even higher out of the ground.

PROBLEM NO 9:

The very nature of the "split entry" puts the front door in the wrong place, and it is difficult to make it look right.



What you can do about it:

1. Keep the head of the door as close as possible to the sill line of the windows. This will create a line of continuity across the facade.

2. Make a ground-to-roof panel section out of the whole front-door area. The door will then have its own background, and be less dependent on its visual relationship to the windows. (See house at top of page.)

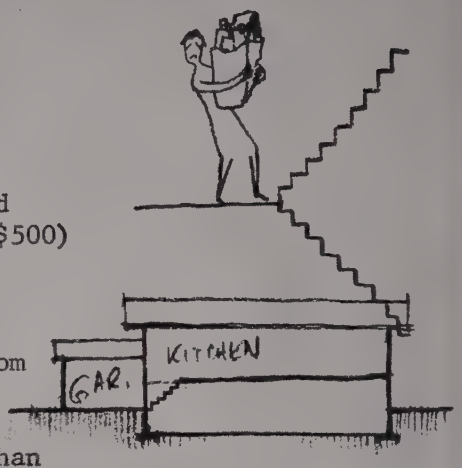
3. Keep the space above the door clean. The door already breaks up the facade, and attempts to ornament the blank space over it may make it look worse rather than better.

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PROBLEM NO 10:

The kitchen service entrance is where most split-entry houses go wrong. It is hard to provide easy access from the kitchen to the backyard and from the garage to the kitchen.

What you can do about it:



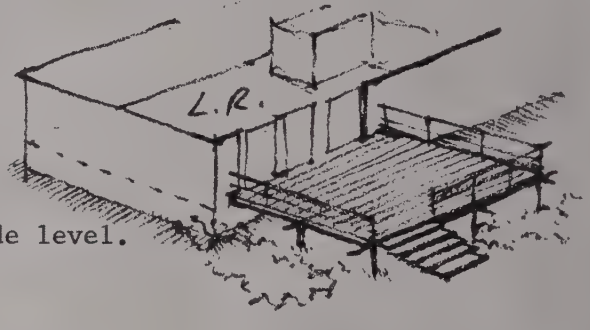
1. The best solution is a second split entry at the rear of the house. This will handle garage-to-kitchen traffic that would otherwise have to use the front entry, and it opens the backyard to both the kitchen and lower living area. But an entry is expensive ($300 to $500) and it requires at least 100 sq ft of floor area.

2. You can build an attached garage on the kitchen end of the house. It will be only a half-story away from kitchen level, and a door from the garage to the backyard will be convenient to the kitchen. But an attached garage costs from $600 to $1,500 more than a lower-level garage, and it requires a lot with up to 22' more frontage.

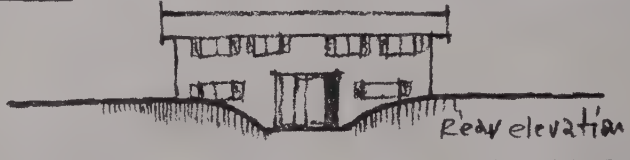
PROBLEM NO 11:

It's hard to open inside rooms to outdoor living areas, since neither living level is normally at grade level.

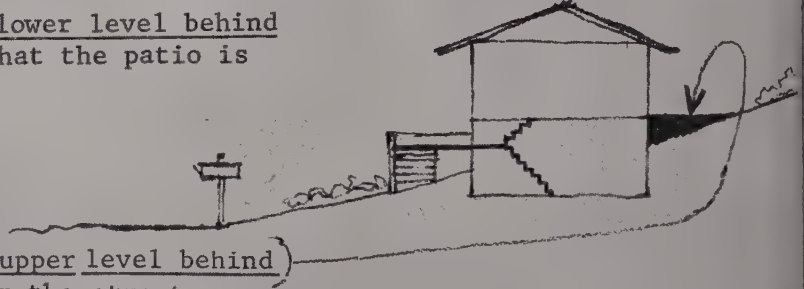
What you can do about it:



1. You can build a wood deck off the living room on the upper level, and run steps down to grade level.

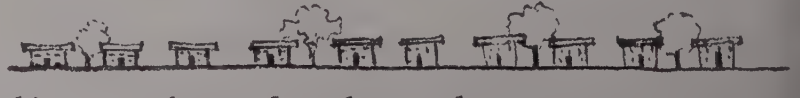


2. You can cut the grade down to the lower level behind the house. But you must be sure that the patio is adequately drained.



3. You can build the grade up to the upper level behind the house if the lot slopes up from the street. But you'll eliminate most of the windows from the rear lower wall.

PROBLEM NO 12:



It's hard to vary the appearance of the split-entry house from lot to lot. Says Architect Hank York: "You can change styling and color, but the house is so distinctively shaped that there will still be a sameness. And you can't turn it sideways on the lot because it would look terrible, and because people want their front doors facing the street."

(Another facet of this problem: "A builder will sell a large number of the same model soon after opening without considering this look-alike problem," says York. "But when the houses are built, the monotony turns buyers away.")

What you can do about it:

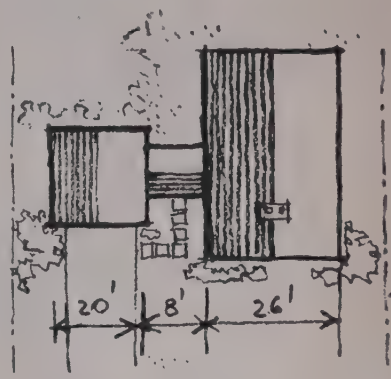


1. Even if your regular lots aren't wide enough for side garages, use them at corner lots. This will change the appearance of at least some models.



2. Use attached garages. They eat up less frontage (from 12' to 22') than a side drive and they stretch the house out, making it look better. "The cost is higher--about $600 for a one-car garage," says York. "But by taking the garage out of the lower level, you create more usable living space."

3. Turn the house sideways, but not the garage, and put the front entrance in a link between the two. "This is expensive," says York. "But it creates a very different looking house and it gives you a very dramatic entrance. Best of all, you can fit this house on a relatively narrow lot."



IS THE SPLIT-ENTRY JUST A PASSING FAD?

Or will it become a basic house type like its predecessor in popularity, the split-level?

The split-entry, of course, is at least as old as the split-level; what is new today is its popularity. And whether this popularity lasts depends largely on the reputation the split-entry gets with the homebuying public. And that, in turn, depends on how well people like it after they have lived in one.

As these pages show, there are basic problems in designing and building a split-entry house that can only be solved by skill and money. A good split-entry can be a low-priced house, but if you try to make it too low-priced, it will no longer be a good house. So there is danger that pressure of competition may lead builders to squeeze out livability in order to cut price. Loss of livability may not at first be apparent to the buyer, but it is sure to pinch after he has lived in the house a while. So the best way to kill the split-entry quickly is to sidestep its problems instead of working out livable and good-looking solutions to them.

But more important than the future of the split-entry itself are the two lessons it teaches the housing industry:

1. At a time when building costs are so high that many people think the housing industry is in danger of pricing itself out of the market, the split-entry house has proved that a fresh approach can lower square-foot costs without any loss of livability.

2. It has also proved that houses with lower prices per square foot--if they are not stripped--will sell when nothing else will.

If these lessons are taken to heart, the housing industry--with many advances in technology ready to help it--is almost sure to find more new approaches to the basic problem of building better for less.

By Robert W. Murray Jr

The most overlooked provision of the 1961 Housing Act—

and the one that time may prove most important—is the provision

that permits FHA loans on property sold under . . .

con′do·min′i·um

If you don't know exactly what the word means, chances are you are in the majority and you will want to read the box opposite. If you do know what condominium means, chances are you will agree with these appraisals* by housing-industry leaders:

"I predict that within five years the big majority of apartment units will be sold on a condominium basis in all price ranges."
—Mortgage Banker GEORGE DEFRANCEAUX, Washington.

"The condominium plan is realistic, and it brings cooperatives to the highest level of maturity, with opportunities for economical homeownership to all."
—Builder-Developer CHINN HO of Honolulu.

"There has been a definite trend to co-ops across the country. Condominium terms will be easier to explain to buyers than Sec 213 co-op terms. People will prefer our Sec 234."
—C. FRANKLIN DANIELS, FHA assistant commissioner for multiple housing.

"Homebuilders will find that condominium for townhouses makes better land use possible, and assures that the better community facilities offered will be better maintained."
—Vice President MORT SABER, Viking Construction Co, Norfolk, Va.

"The condominium in Puerto Rico is beginning to provide an answer to the need for good centrally located housing."
—President HORACE DAVILA, First Federal S&L of Puerto Rico.

"Condominiums may help stem the outflow to the suburbs. We think condominiums can, in time, cause a big boom in construction of apartments in the centers of big cities. They will help solve the problem of producing middle-income housing."
—Attorney WILLIAM KERR, Equitable Life Assurance Society.

"This is the first time in my selling career when I didn't have to convince anybody that what I have for sale is good. They ask me what it's all about, I tell them, and they buy. The market exists."
—Sales Manager KLAUS SCHMIDT of Albert-Lovett Corp, after opening a remodeled San Francisco hotel as a condominium.

* There is no need to discount the opportunities offered today by FHA-sponsored condominiums simply because condominium financing has been authorized by the VA since 1947 but has never really caught on (see *p 148D*).

Just what is the meaning of this word "condominium?"

Webster's dictionary defines it as "joint dominion or sovereignty" or "joint ownership."

In its present sense, condominium describes a form of cooperative in which each owner shares ownership of the land, walls, hallways, and other common areas but is also sole owner of one particular residential unit.

The word "condominium" dates back to early Roman times and is a legal term in "civil law" countries—those whose laws are codified and stem from Sixth Century Roman law. Most European and Latin American countries have civil law (as does the state of Louisiana).

In our common law, the word "condominium" is not in use (incidentally, it does not appear once in the Housing Act). It is merely a term of convenience —used by the housing industry and the public for want of a more acceptable and more descriptive term. Three possibilities: "vertical subdivision," "own-your-own" (often used in California), and "deeded-unit co-op."

If you want to know how condominium works today, take a look at Puerto Rico where it has been working well for five years

That is what Congress did before writing FHA Sec 234—the section permitting FHA loans on condominium projects—into the 1961 Housing Act.

Puerto Rico legalized condominium ownership in 1951, got its first buildings with this form of ownership in 1956, and enacted its Horizontal Property Act regulating condominium apartments in 1958. Here are some key features:

Each apartment buyer has a clear title to his unit, "entirely irrespective of the building" itself, and also has joint ownership with the other apartment owners of all "common elements," including the land, main walls, roofs, halls, gardens, central services, etc. These common elements must remain undivided and cannot be separated from the condominium.

Each buyer's share of ownership in common property is based "on the value, in legal tender, of the apartment, in relation with the value of the property as a whole." His share of maintenance and management costs is based on this relationship. However, he can sell his apartment for whatever he can get for it on the market.

Owners pay their taxes individually, but insurance is maintained on the building as a whole. The property is managed by an administrative board elected by at least 51% of the owners, with votes based on each apartment's proportionate value.

Each owner gets a deed specifying which apartment he owns, what property he owns jointly, and the bylaws under which the condominium is to be operated. If the building is more than three-fourths destroyed by fire or otherwise, owners may agree to rebuild it with insurance funds or divide the insurance funds.

No owner may avoid paying maintenance or other costs by waiving rights to the commonly owned parts of the building or project. Subsequent buyers have the same obligations and rights.

Condominium is a form of co-op, but sells easier, its advocates say, because it appeals more to buyers

Condominiums differ from standard cooperatives chiefly in that condominium owners get title in fee simple to their units rather than shares of stock in a corporation that owns the property.

This difference gives the condominium owner six important advantages over the co-op owner:

1. He does not have to worry whether other owners will meet their mortgage payments. He cannot lose his equity as long as he keeps up his own mortgage and tax payments. He does not have to worry lest a corporation goes bankrupt.

2. He can retire his mortgage whenever he wants or refinance it if he wishes to raise cash. Co-op owners cannot retire their mortgage unless all owners agree, and they cannot ordinarily borrow money on the stock they own.

continued

3. He can sell his apartment at the full market price and keep any profit involved. This is permitted by some co-ops, but others require owners to turn in their shares of stock at par value.

4. He enjoys this psychological advantage: To most buyers, a condominium seems much more like conventional homeownership than a co-op corporate set-up does.

5. He can sell to just about anyone he wants to, for usually the only limitation is a right of first refusal granted to co-owners. In some corporate co-ops, an apartment cannot be transferred to a new tenant without meeting the board of directors' social and financial criteria.

6. He will have a much better idea of the value of his apartment than a co-op buyer has. Says Equitable Life's William Kerr: "Buyers of co-ops have no easy way of knowing what their apartment buildings cost to build. They only know the market price or the comparative prices of different co-ops for sale. They don't know how the total of the prices of all the units in a co-op building relates to the total cost of the building. But a condominium unit's value is directly determined by its percentage cost of the total project and is reflected in its price."

Condominium also has the same advantages over rental housing as co-op or individual homeownership have. And these advantages sometimes add up to a 15% to 30% saving in what a family pays for shelter.

Condominium offers you a variety of new opportunities—in many markets and in many kinds of construction

It offers opportunities in urban-renewal areas. This is a big market simply because so many more apartments are being built in renewal areas. Moreover, condominium, because it spreads land costs over more units, has proved a good answer to the need for low-income private housing. (In Spain, condominium has been used chiefly to provide state-aided low-income housing.)

Says FHA's Frank Daniels: "Co-ops are going up already in many urban-renewal areas—Detroit, Cleveland, Hartford, Minneapolis, Milwaukee, and elsewhere—and they make good buys for families who can afford the down payments because their monthly payments are lower than rent. Condominium will probably spur this trend because people will understand this kind of home ownership where they have not understood the advantages of buying co-op stock."

It offers opportunities in converting rental apartments. Some owners of old 608 rental projects are planning to sell their buildings to tenants, particularly if they have depreciated their property fast to get immediate tax deductions. Thanks to rising building costs, these units can be sold at a profit to present occupants who can expect to pay less per month as owners than they pay now in rent.

For example: In downtown San Francisco, Albert-Lovett Corp has modernized the old Alexander Hamilton Hotel (photo opposite) and converted it into 200 condominium apartments that sell for $30/sq ft compared with $50/sq ft for most new construction in the area. Apartments are priced from $5,000 (for a few studio units) to $140,000 (for a penthouse). As soon as they were opened last month, 22 units were sold—mostly in the $12,000 to $30,000 range —at one-third down and with 25-year mortgages financed through the Security S&L Association.

It offers opportunities to sell to young people. Many newlyweds can be sold an apartment because their equity will build up and can be used later as a down payment on a house in the suburbs. This, in turn, will mean a better-financed first-time buyer for the homebuilder to reach.

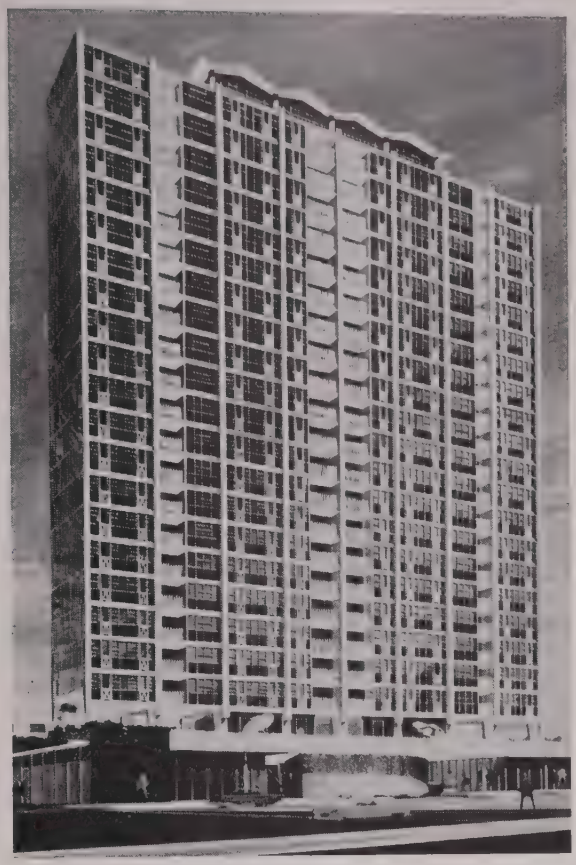
It offers opportunities to sell to retired families. Homeowners who are tired of commuting but psychologically attuned to owning a home can be lured back to mid-city by the relative familiarity of condominium financing. These older couples often have enough equity in their houses to buy an apartment. Most buyers of the Alexander Hamilton Hotel units are elderly. In Arkansas, the first two developers planning to take advantage of FHA Sec 234 will sell units in retirement communities.

It offers opportunities to sell to middle-income buyers. Many middle-income families who have been forced to move to the suburbs to find homes they can afford would prefer to stay in the central cities—and this is more true as commuting distances grow and land prices continue rising in the suburbs. These families have not been attracted to co-ops partly because they don't see shares of stock as a form of home ownership and partly because most co-ops have been high-priced luxury buildings. In testimony before the Senate housing committee, Dr Rafael Pico, president of the Government Development Bank for Puerto Rico, said condominium can offer economical housing for middle-income families and perhaps reverse the population flow from cities to suburbs.

It offers opportunities in a variety of apartment construction. You can use condominium to sell units in garden apartments and high-rise apartments and to sell in many price brackets.

Here are three examples from the San Francisco area, one of the first areas where condominium has caught on: 1) F. D. Calhoun of Sponken Realty has sold five of seven units at $25,000 to $30,000 in a three-story elevator building. 2) Builders Rollin Meyer and William H. Young have started a 52-unit high-rise apartment house. 3) Spiliotis & Co has opened a 36-unit building and sold six units at $19,500 with $3,000 down. Says Sales Manager Gary Brown: "We've barely started and people are already knocking on our door. The condominium is going to be the answer to a lot of apartment builders' prayers."

It even offers opportunities in single-family houses and townhouses. Though condominium is largely a legal device for outright ownership of units in multi-story buildings, it can be extended to units that are all at ground level.



Skelton



Here are two examples of condominium projects

The building at left is an 82-unit, $3 million apartment house now being built in San Juan, Puerto Rico by Organizacion Puertoriquena de Inversiones y Servicio. Each of the $30,000 units will have a separate mortgage financed by Equitable Life Assurance Society, the first US life insurance company to finance a condominium in Puerto Rico. At right is an old San Francisco hotel which has been converted for sale as 200 separate condominium apartments by Albert-Lovett Corp.

For example, in Richmond, Va. Builder Bill Witt is offering 98 townhouses in an urban-renewal area on a condominium basis. Each buyer gets a deed showing 1) his title to a dwelling unit and its lot, 2) his share of ownership in common grounds and a swimming club, and 3) the bylaws which set up a governing board and specify owners' rights and responsibilities. The townhouses sell for $10,000 and are being financed under FHA Sec 220 urban renewal housing with a FNMA takeout.

Witt insists these are condominium sales under the broad definition of the term—and that such ownership has one main advantage over sales of detached or attached houses with recreation facilities set up as an outside association. Even in the best-run association, he says, some owners refuse to pays their dues and drop out, and the association has trouble meeting its obligations. With condominium, however, buyers cannot stop paying their assessments without defaulting on their home mortgages.

You can now start planning a condominium with FHA financing, and here is what you should know about FHA's rules

FHA takes the position that condominium under the Housing Act can apply only to one structure and to a minimum of five units. Condominium loans will not be insured on detached houses or on townhouses, which, though they have party walls, are held to be separate structures. Also, all the property must be on contiguous land. So if you plan two or more separate apartment buildings, you need to form two or more condominiums.

FHA has not finally determined all regulations or issued its application forms, but here are its major decisions to date:

Both proposed and existing structures are eligible for condominium insurance. For new construction,

builders get dual commitments. One is for a multi-unit building meeting all requirements of one or the other multiple-unit sections—207 for rental housing, 220 for urban renewal, or 231 for retirement housing (but not Sec 213 co-ops*). The other commitment, issued at the same time, is for the condominium. As soon as 80% of the units are sold, the property is re-insured as a condominium. On older buildings, Sec 234 applies only to apartment house projects insured previously under one of the multi-family sections (again excepting Sec 213).

No buyer can own more than four units. He must live in one and have separate mortgages on each. No one can own more than 20% of the units in a building. These rules are to protect buyers from the possibility that one or two people could get voting control and milk the property.

Mortgage insurance amounts are the same as Sec 207. Sec 203 conditions govern the interest rate, insurance premium, and mortgage terms. A 30-year maximum loan is provided, compared with 40 years on co-ops.

Taxes must be assessed and be lienable only on individual units; the title is the buyer's responsibility; FHA must approve the regulatory agreement.

*Sec 213 co-ops were excluded at the insistence of groups who sponsor non-profit cooperatives. However, it will be possible to swing a Sec 213 co-op into the condominium program by taking the intermediate step of changing it to a rental building.

But you don't have to rely on FHA financing because you can also finance condominiums conventionally

For example: Builder Del Webb is selling condominium apartments in Sun City, Ariz. with mortgages up to 80% from Western S&L Association. Says Manager Thomas Breen: "There is no problem in getting financing on condominiums if you have a cooperative title company like ours (Arizona Title Insurance & Trust) that is willing to insure individual titles on upstairs units."

In Chicago, Builder Herbert Rosenthal is readying plans for a 54-unit luxury apartment project to be sold as a condominium with conventional financing. Says Rosenthal: "We have had no trouble getting 90% loans from lenders here, and at 5¾% or whatever is the going rate on other housing."

In California and Florida, builders report local lenders are willing to make loans on condominium apartments as soon as title companies insure titles on an individual basis.

VA experience with condominium-like financing underscores three important points to keep in mind

The greatest single lesson is that government-guaranteed financing alone will not assure the success of a condominium project. VA's condominium program is 15 years old, but only four projects have been built under it.

Lesson No. 2: Don't go ahead with a condominium unless you understand the condominium idea—and unless it is understood by your lender, your title company, your prospective buyers, and your local government officials. VA's condominium program failed to make headway because hardly anyone understood it. It never had the benefit of pioneering developments like those in Puerto Rico to help demonstrate condominium's advantages.

Lesson No. 3: Don't go ahead with a condominium without being sure of workable solutions to problems like individual tax assessments and title insurance. Failure to work out the right solutions to these two problems is one reason why only four VA condominiums have succeeded.

Condominium raises some legal and some practical problems, but experts say both can be solved

The all-important legal question: Is the condominium concept, which has come from civil-law areas,* valid under our common-law system? Most experts say it is.

Says Milton Semer, HHFA's general counsel: "The word is unfortunate. Since it comes to us from civil law, many lawyers suspect it is not legal in the US unless state legislation is passed to provide for it. This is not so."

Says FHA's Frank Daniels: "We have taken the position that if the title companies will insure the titles of condominiums, and assessors will tax the units individually, then we will insure the loans."

Title companies are now beginning to insure the titles, after careful study of the laws of states where they operate.

Says Boyce Outen, chief title officer of Lawyers Title Insurance Corp, Richmond, Va.: "We have just agreed to insure these titles on an individual apartment basis in Florida, and we expect to do so in most other states. It is true that common law has presumed a man's property begins at the center of the earth and extends above into space. But so-called 'air rights' are now recognized almost everywhere, and of course we have long since recognized mineral rights underground. So our problems are what lawyers call 'practical'—checking each area's taxing, deed recording, and similar practices—and making sure condominium bylaws meet the requirements."

*Civil law is a system of codified laws under which a property right can exist only if statutes specifically say so. Common law is built up on judgments of courts and does not require an affirmative statement for a right to exist.

Typical of such problems, says Outen, is that of perpetuity or alienability—the problem of avoiding language that would forever bar condominium owners from selling the commonly owned property. Says Outen: "In common law the courts have generally set the time limit to 'the life or lives in being and 21 years thereafter.' This would seem to limit a condominium agreement to 100 years or less. Court interpretations differ state by state. The question is important, for the indivisibility of the common property is basic to the condominium concept. I am sure the bylaws can be written to avoid this difficulty in the various states."

Here are some specific examples of the practical problems affecting condominium in various states:

In Illinois, Chicago Title & Trust Co's Charles Ramsey is trying to work out satisfactory ways of describing the exact location of apartments above ground and recording them so that, if a building is destroyed, owners' rights to a space in the air will be preserved. Otherwise, Ramsey feels condominium presents no title-insurance problem.

In Florida, Attorney Ed Clark is seeking an answer to a problem posed by the state's homestead exemption act. Says Clark: "In effect, this act gives a $10,000 property-tax exemption to the owner of a single-family house. But the act does not apply to multi-family buildings, so the man who buys a $10,000 condominium apartment has to pay $300 to $500 a year in taxes. Until we get a new tax ruling or amend the state constitution, lower-priced condominium apartments will not find a market."

In Hawaii, where so much land is subject to ground lease, lawyers are wrestling with the legal problem of breaking up the ground lease into separate leases for each apartment.

In New York City, FHA Director Ralph Morehard reports that city assessors are so far unwilling to agree to tax apartments individually. This may change, however, when builders press for condominium projects. In Chicago and several other cities, tax officials say they will tax apartments individually. Says Equitable Life's William Kerr: "The problem of individual tax assessments is most important to mortgage lenders. If a buyer defaults on his payments, real estate taxes must be paid before the mortgagee can repossess the apartment. If taxes are paid individually, the lender can pay the taxes as he would on any house or other property. But if taxes are not individually assessed, the lender might have to pay the taxes due on the entire project. In New York I think we are going to need a condominium act before the state's insurance commission will allow insurance companies to lend on individual mortgages."

You may find that the best way to solve legal points is to get a condominium statute enacted in your state

Although some experts doubt that real need exists for permissive state legislation, most agree that enabling acts create a more favorable climate for condominium and can clear up a lot of local problems at one time.

Two states—Hawaii and Arkansas—have already passed Horizontal Property Acts, based closely on the Puerto Rico act. Action may soon be taken by several more states, including Illinois (where a bill is before a special legislative session), Maryland, Arizona, and New York. At least 13 state legislatures* have regular sessions in 1962 at which such legislation is possible.

In New York, Equitable Life's William Kerr is preparing a statute for filing in the state's 1962 legislature which might serve as a model for other states to follow. The Puerto Rico act contains civil law language ("types of juridic acts *inter vivos* or *mortis causa*") that serves no purpose in US common law. Also, the Hawaii and Arkansas copies have picked up both "roofs" and "flat roofs" from the translation of the law in Spanish. These come from *techa,* meaning roof, and *azotéa,* the kind of roof one walks on to hang clothes or sunbathe.

*Alaska, Arizona, Georgia, Kentucky, Louisiana, Massachusetts, Michigan, Mississippi, New Jersey, New York, Rhode Island, South Carolina, and Virginia.

Want more information on condominium? Here are some sources

You can get copies of the Puerto Rico, Hawaii, and Arkansas Horizontal Property Acts from David Clark at NAHB in Washington. He has been sending these and other material on condominum to about 25 NAHB members and others weekly for the past two months as interest has started rising.

A textbook of reference documents relating to condominium is now being prepared in New York by Harold N. Vogel, author of "The Co-op Apartment."

Besides the experts quoted in this article, here are others you may want to talk to:

Attorney Jack Brent, Richmond, Va.

Realtor William S. Everett, Brown & Storch, Chicago.

Attorney John H. Tolan Jr., Barrett Homes, Richmond, Calif.

Builder Don Stone, Stone & Schulte, San Jose, Calif.

Jackson Moffett, California Title Insurance Co, San Francisco.

Mortgage Banker James T. Barnes, Detroit.

Mortgage Banker Brown Whatley, Jacksonville.

Horace E. Davila, First Federal S&L Association, Santurce, Puerto Rico.

William Leonard, Associated Home Builders of Greater East Bay, Berkeley, Calif.


A B C
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James Murray

The houses opposite, and 20 others like them, were built to show that today's new methods, new tools, and new products let you build and sell. . . .

Good new houses for less than $7,000

Spurred on by NAHB President Jim Burke, the San Antonio Home Builders are staging a dramatic demonstration 1) that they can build better housing for less money than ever and 2) that they can provide everything public housing provides, *if* they get the same kind of break public housing gets. Specifically:

1. If they can get cheap land
2. If they can get code bodies and FHA to relax restrictions
3. If they can get financing at par

These are three very big ifs.

But in San Antonio, the city supplied 34 lots at $750 each—at least $250 below market. In 17 instances, wasteful code requirements were waived. And the San Antonio Savings Association (of which Mayor Walter McAllister, a past chairman of the Home Loan Bank Board, is chairman) financed 23 of the houses with 80% loans at 6% interest at par.

The project—now called Project SARAH for San Antonio Research for Advanced Housing—started when the city insisted that homebuilders make good a pledge that private enterprise would meet the housing needs of low-income families if the voters would vote down 500 public-housing units (see HOUSE & HOME News, Nov, *p 44*).

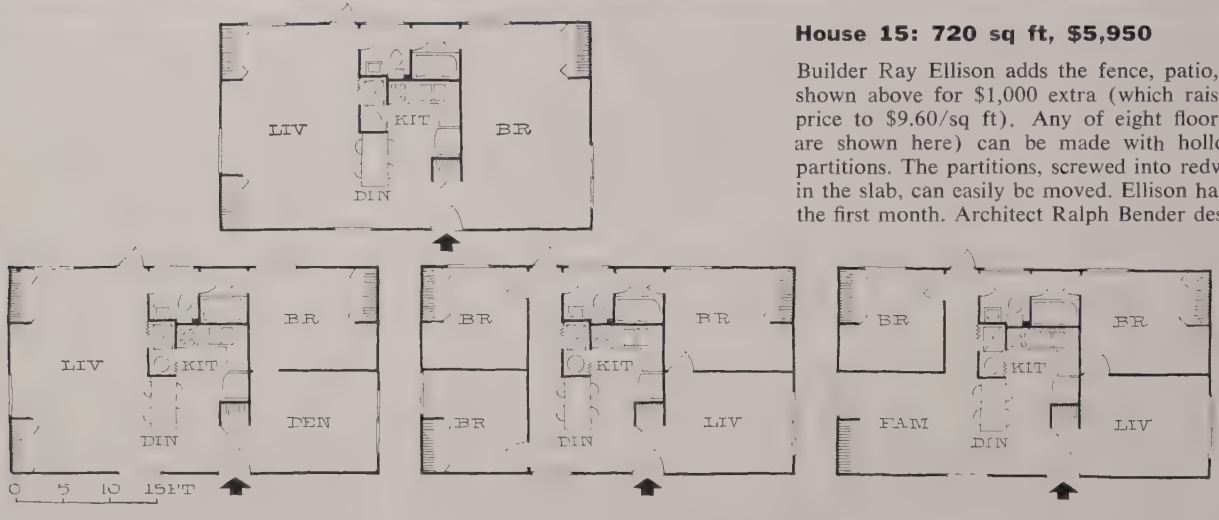
Since the start of the project a year ago, the 23 participating builders have put up 26 houses, none smaller than 720 sq ft, priced at $5,950 to $7,000 (see *pp 152-154*). Twenty-four manufacturers have contributed ideas and talent and made prototype products available. New ways to build walls, floors, and partitions; new ways to install wiring, plumbing, and drainage have been put to the practical on-the-job test (see *p 155*).

HHFA thinks so much of the ideas in Project SARAH that it has given a $22,000 demonstration grant under Section 314 to make detailed studies of costs, results, and customer satisfaction—a study that may lead to recommendations for code and MPS changes.

SARAH'S OPENING DAY drew housing experts from all over the country to see what city-builder cooperation can do to provide good private-enterprise low-cost housing.

To see more of the houses turn the page





House 15: 720 sq ft, $5,950

Builder Ray Ellison adds the fence, patio, and carport shown above for $1,000 extra (which raises the house price to $9.60/sq ft). Any of eight floor plans (four are shown here) can be made with hollow-core-door partitions. The partitions, screwed into redwood runners in the slab, can easily be moved. Ellison had five buyers the first month. Architect Ralph Bender designed house.

The houses—selling at well under $10 sq ft with land—set new standards for the new low-price class

Almost all the 28 houses are better designed and better built than most houses in their price class—for three very good reasons:

1. Most of the houses—including seven of the eight shown here and on *p 154*—were designed by architects or professional designers. Lack of design character has always been a major fault in the low-cost class. But by using architects and designers, Project SARAH builders assured themselves sales on good design alone. (Captions under the house photos report the number of bona-fide sales each builder made the first month the houses were on display.)

2. Twenty-four manufacturers of building materials and equipment sent representatives to San Antonio to work with SARAH builders. In a series of six seminars, plus extensive supervision on the site, they showed builders what new and better products and equipment could do for them in the project. See *pp 155-159*.

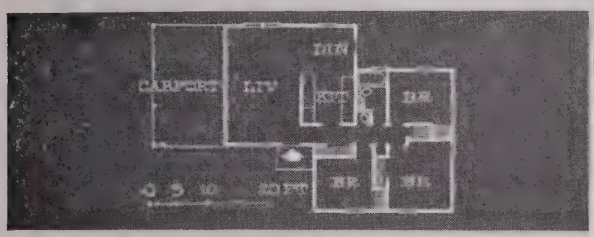
3. Builders and city officials working on the project set standards intended to make the SARAH houses standouts in their price class. A committee of four builders, two bankers, three engineers, an architect, and an FHA official set ground rules to assure safe, livable, and long-lasting homes for low-income families. Each house had to have at least 720 sq ft, three bedrooms, and had to sell for less than $7,000. A good neighborhood was assured by a cul-de-sac land plan for the 34 lots, and by landscaping supplied and coordinated by the city park department (and paid for by the builders at the rate of $25 a home site).





House 23: 792 sq ft, $7,000

Builder Roland Bremer had eight buyers for this $8.85/sq ft model in the first month. It is now SARAH's best seller. With Bremer, Designer Arthur Guyon worked out a prefab floor system (see Idea 5, *p 156*); prefinished gypsumboard partitions (Idea 20, *p 159*); and prefabbed exterior walls with ⅜" resawn redwood plywood siding.

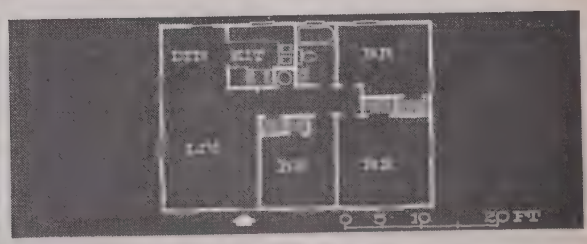




House 30: 920 sq ft, $7,000

This was the only SARAH house built by a shell-house firm—Institute for Essential Housing. The L-shaped house, designed by Architect Gerald Geerlings, cost $7.60 sq ft. It uses the Steelfast drywall finishing system. Like most shell houses, the model is designed to look bigger than it really is, and it looks bigger than most houses in SARAH. Six sold in the first month.



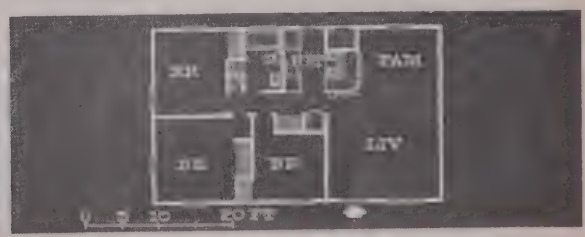


House 25: 840 sq ft, $7,000

Builder E. S. Johnson had four buyers for this model the first week. House has a cement-and-wood-fiber panel system for walls and roof (see Idea 18, *p 159*); snap-in split-jamb windows; and surface-mounted wiring in metal baseboard and door trim (Idea 19, *p 159*). House was designed by Architect Courtenay C. Welton, using techniques adapted from light construction.

Photos: H&H staff



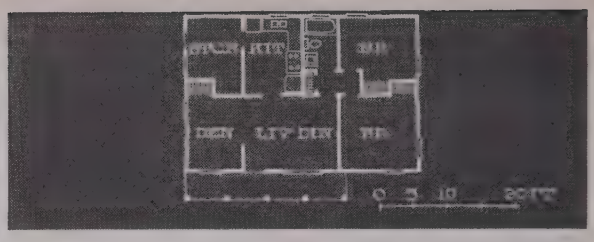


House 26: 960 sq ft, $7,000

Builder Carl Niemeyer brought in this model for $7.30/sq ft. It is the second largest one-story house in the project, attracted six buyers in the first month. It has a post & beam roof (beams are double 2x10s 8′ oc supporting 2x6 t&g roof deck); 4′x8′ plywood siding; and one vent for all plumbing fixtures. David S. Gonzalez was the designer.

continued

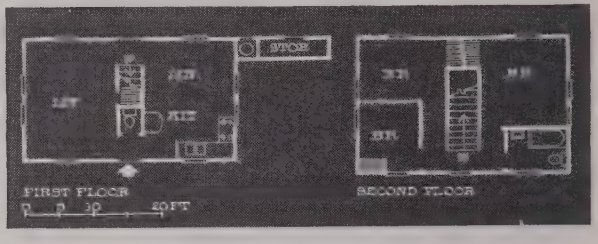




House 28: 880 sq ft, $6,975

This two-bedroom house, built by Van Buren & Co for $7.95/sq ft, sold soon after completion. The builder held costs down by using lighter-than-normal steel in the foundation, rough sawn siding that will be allowed to weather, and 1⅜" hollow-core doors as partitions. The doors are 8′ tall, were set after the ceiling and floor were completely finished.



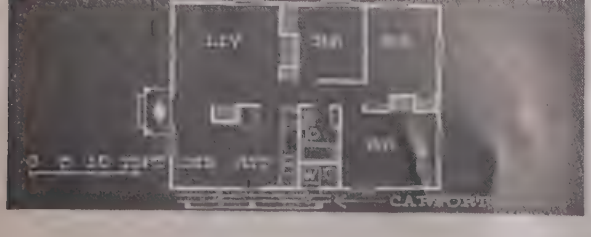


House 1: 1,080 sq ft, $7,000

At $6.94/sq ft, this house by Builder Albert Lowry offers more space for the money than any house in the project except one—shown below. It is a two-story house, prefabricated by Holiday Homes, Ft Worth. Cantilevering the second story over the foundation added space at very little extra cost. The house was designed by James A. Whiteaker, AIA.



H&H staff



House 9: 875 sq ft, $5,950

This house, by Builder Cotton Jaroszewski, is the lowest-priced house in the project and—at $6.80/sq ft—the lowest cost house. To keep his costs down, Jaroszewski used three of the most effective cost-saving ideas tried at the project—Idea 1, opposite; Idea 3, *p 156*; and Idea 12, *p 158*. He already has 12 buyers for this house. Architect: Hesson & May.



1. Pier-&-beam foundation with a panelized floor

"This system saved $300," says Builder Cotton Jaroszewski. "The soil here is unstable, and a slab heavy enough for this house [No. 9, shown on *p 154*] would have cost $780. Our foundation is 6" cedar posts supporting 6x6 fir girders. The floor is 2-4-1 (1⅛" plywood with oak top veneer) on 2x12s set 48" oc."

Cost-cutting new ideas and new products made the less-than-$7,000 houses possible

And the houses could have been priced still lower, if more builders had used more of the new ideas in each house—instead of using just one or two.

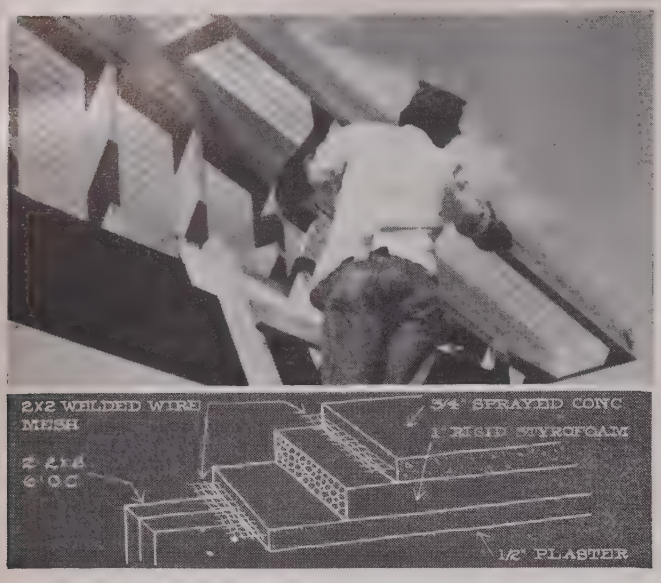
The 21 new ideas shown on this and the following pages are the ones that saved the most money for the SARAH builders. The ideas cut costs in every part of the house: in floors and foundations, in roofs and walls, in partitions and finishes, in plumbing and electrical systems.

All of the new ideas are based on sound engineering practice and safety requirements, and most of them required no code relaxation. For example, the wood foundation shown above is permitted in San Antonio. Plastic waste lines (Idea 16, *p 158*) and the paper-core sandwich panel (Idea 17) have been approved under the city code. The single-thick brick wall (Idea 10) and the exposed framing system (Idea 12) are not covered by the city code, but the HHFA study of SARAH's new ideas (see *p 151*) is likely to win approval for these and other new ideas—for one of the prime objectives of the whole project is to determine how far code and MPS regulations can be relaxed without altering safety, health, and longevity standards.

Only 17 code changes—all passed by an 11-man committee appointed by San Antonio's mayor—were involved in building the SARAH houses. Seven changes were in the plumbing code, permitted builders to reduce vent size from 3" to 2", and to leave temperature and pressure valves off their hot-water heaters. Six changes were electrical, permitted builders to eliminate the main disconnect outside the house, and to install fewer outlets. Four changes were structural, permitted greater spans for roof decking and dimension lumber.

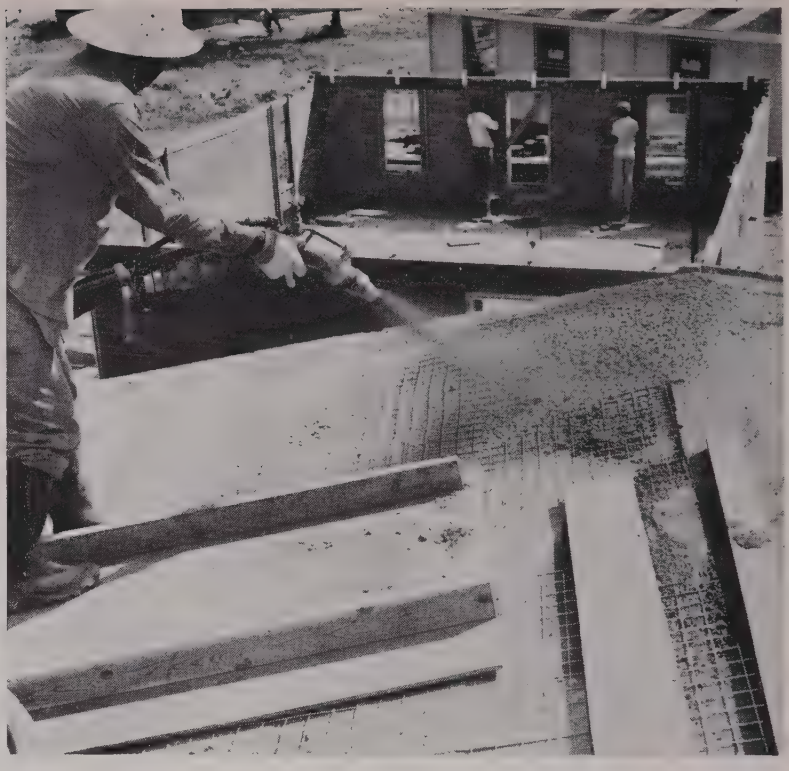
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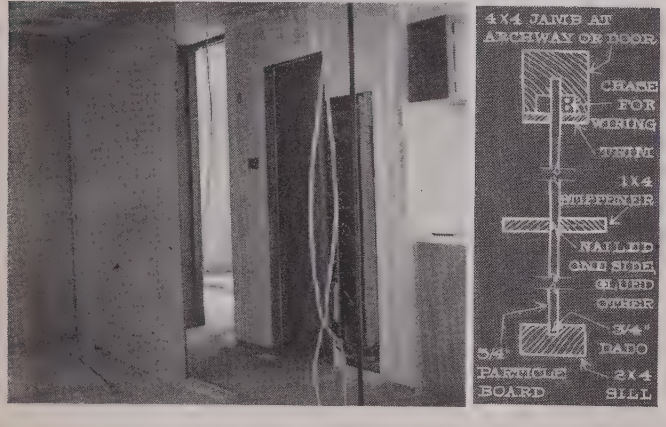
Photos: T. Mack Reynolds



2. Roof of rigid insulation and sprayed concrete

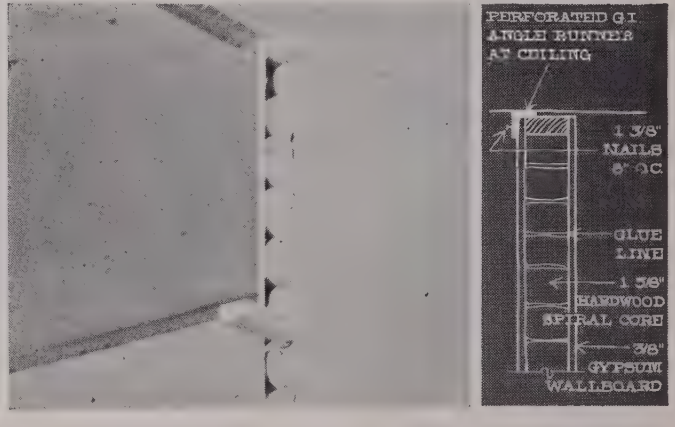
"Finished and in place," says Builder Tom McNeil, "this roof-ceiling sandwich saved about 3¢/sq ft [43¢/sq ft, vs 46¢ for conventional roof and ceiling]." Used on House 7, the sandwich is supported on doubled 2x8s set 6′ oc. On his next job, McNeil plans to Gunite both sides of the sandwich, frame 4′ oc.





3. Interior partitions made of ¾" particle board

"This system cut partition costs 10¢/sq ft before taping and painting [26¢ sq ft, vs 36¢ for ½" drywall on 2x4s 24" oc]" says Builder Jaroszewski, who used system in House 5. (E. S. Richardson used same idea in House 20.) For added rigidity, Jaroszewski added horizontal 1x4 stiffeners at mid-height (see drawing).



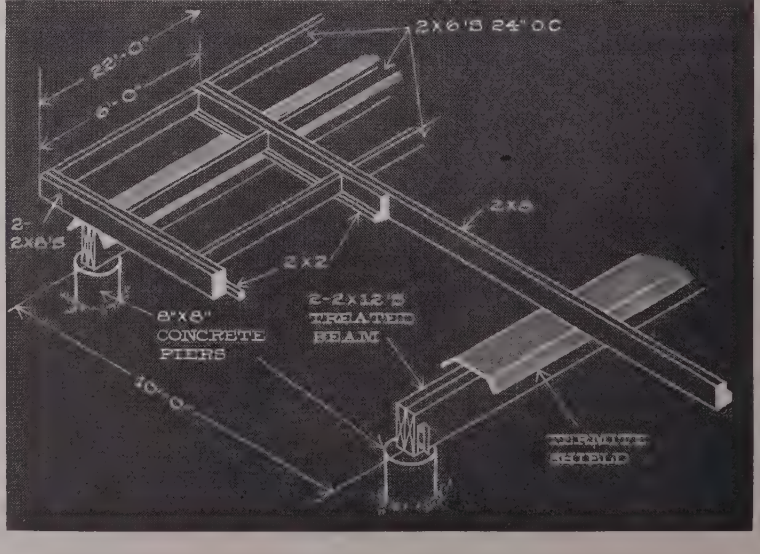
5. Wood-spiral-core sandwich panels for partitions

"This is a terrific system for a nonbearing wall," says Finnis Jolly of H. P. Orts Construction Co (which built House 33). "It saves up to 12¢/sq ft compared with framed partitions." The panels are made by National Gypsum (H&H Oct 9, *p 222*) cost 22¢/sq ft in carload lots. Panel was also used in Houses 10 and 12.



4. Low-cost post-&-beam and floor panel system

"This floor and foundation saves money when you build on rough terrain or fill, both of which call for heavy slabs," says Builder R. C. Bremer, who used system in House 23 (*p 161*). Floor panels and beams make a structural unit that "floats" free of minor soil shifts. House can be lifted off posts and moved.





6. Gypsum strips used as studs in partitions

"This partition has two advantages," says Builder H. B. Zachry, who used it in House 6. "It cost 9¢/sq ft less than ordinary partitions, and—because it is only 1¾" thick—it gave us almost 20 sq ft more usable floor space." Strips come in 2'x8'x1" thick sheets serrated to break into 8"-wide studs.



7. Beveled rafters to frame a low-pitched roof

"There's a 20% to 30% saving in lumber and labor using this rafter instead of truss framing or box beams for a very low pitch roof," says Builder E. S. Johnson, who used it in Houses 8 and 10. Slope is formed by ripping a tapered section from each end of the rafter, placing the sawed-off wedges upside-down in the center.



8. Single-thickness brick wall with no framing

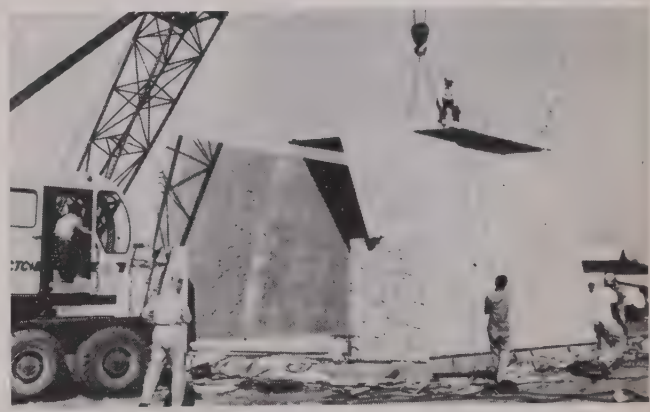
"We used ordinary face brick and mortar, with No. 9 Dur-o-wal masonry reinforcing every 6 or 7 courses. This system," says Builder E. S. Johnson (House 8), "gave us a brick exterior for 85¢/sq ft —half the cost of a veneer wall in our area, and about 15¢/sq ft cheaper than a framed wall with siding." (See also item 11.)



9. Prefinished panel wall and prehung door system

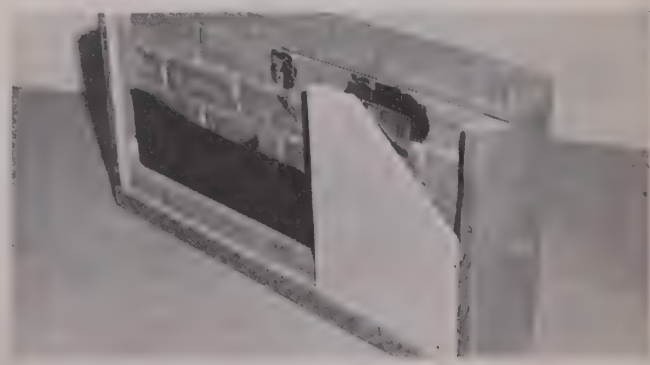
Says Builder Jesse Baker: "In House 27, we cut interior wall costs 10% by using ¼" AD fir plywood on studs placed flat 24" oc. We prefinished the plywood with a clear sealer to which we added some pigment. Prehung and prefinished split-jamb doors completed the job."

James Murray



10. Tilt-up precast walls and roof for two-story houses

Builders Swinney & Mauze cast the solid (windowless) sidewalls and the roof of House 31 on the site, lifted them into place with a crane. All windows and doors are in the end walls. The second floor is 3" planking. "With this system," says William Swinney, "we brought in the finished house at $7.40/sq ft."



11. Clips for attaching drywall to masonry

"To attach drywall to the brick [left] we used perforated galvanized Z-clips," says Builder Johnson. "The clips are glued to brick and drywall with a contact adhesive." Both clips and adhesive are made by Miracle Adhesive. On his next job, Johnson plans to try US Gypsum's metal stud to support the drywall.

continued



12. Exposed framing as a decorative exterior element

"On House 9," says Builder Jaroszewski, "we used 2x4 framing 4′ oc, a 4x4 top plate, and nailed ¾″ AC plywood to the inside of the framing to serve as both interior and exterior finish. The diagonal corner bracing [see photo, House 9, *p 154*] is set off as decoration. This wall is 50% cheaper than a conventional wall."



13. Prefabricated above-the-floor rough plumbing wall

"I believe this component cut plumbing manhours, to the finished rough-in stage, as much as 60%," says Builder Jesse Baker (House 27). The waste line (right) comes out the side of wall, drops over slab edge, so the plumber does not have to be on the job before slab is poured. Trap is outside the house.



14. Tongue-&-groove decking for walls and roof

"This system definitely has a cost edge over traditional construction. There's not much saving in material, but you can start building and call the painter three days later," says Builder J. C. Kelly (House 22). The 2½″ thick, three-ply planks—by Potlatch—serve as structure, finish surface, and insulation.



15. Baseboard chase for surface wiring

"We needed some kind of surface wiring in our plank-construction house [see above]," says Builder Kelly. "We stapled Romex to the foot of the wall, and routed out the baseboard as a chase." For short rises to outlet boxes, the wall plank was routed out. Switch legs and drops from ceiling run in the groove of the t&g planking.



16. Low-cost plastic waste and vent lines

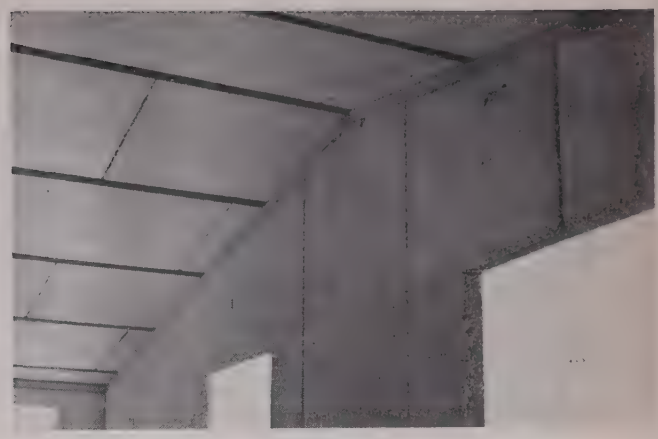
"By using plastic pipe and fittings that go together simply with a solvent weld, we saved almost 40% in labor to install waste and vent lines," reports Builder Ed Joffe, who built House 11. "You just glue the pieces together." Pipe, by Southwestern Pipe Co, is inexpensive, but molded fittings run up material costs.

Hedrich-Blessing



17. Paper-core sandwich panels for partitions

"On the first try, we saved almost 6¢/sq ft on interior walls using US Gypsum's new sandwich panel for nonbearing walls," says Builder Johnson, who used them in House 8. "We could have saved more but we had to trim the panels to our 7'9" ceiling height." Panels (see H&H, Nov. *p 102*) cost 22½¢/sq ft.



19. Rigid insulating roof-deck and wall system

"Adapting techniques from light commercial construction," says Builder Johnson, "we used 3" thick cement and wood fiber panels —Flintkote's Insulrock—in House 25, and found we could build for $8.35/sq ft." Panels are t&g. Roof sections are supported by steel Ts spanning the bearing walls.



18. Surface-mounted wiring for one-stop installation

'For our panelized house [see item 19], we used GE's new surface raceway system [see *p 238*]. Although it cost us more than in-the-wall romex, it is a fine solution to problem of wiring when you use panels," says Builder Johnson. Kewanee supplied metal door frames with switches for all switchleg wiring.



20. Vinyl-covered drywall for prefinished partitions

"Because of the reduced finishing time [three days for the whole house] that this product gave us, we found it easily competitive with taped and painted drywall," says Builder R. C. Bremer, who built House 23, shown on *p 153*. "And we think the no-maintenance feature will help us sell."

James Murray



21. Foam-core panels with wood splines for walls and partitions

"After our floor was in place, four carpenters with no experience with [Koppers] Dylite panels erected outside walls in 1¾ hours, inside walls in 1½ hours," says Builder R. G. Baltes, who used the system on House 32. It helped hold costs to $8.10/sq ft. Panels have foam core, plywood or gypsum skins. /END



"Homebuilders can learn a lot from the work habits of managers in other industries—
the way they manage money, the way they divide responsibility,
and the way they plan ahead."—J. W. UNDERWOOD

By Edward Birkner

How to manage your business for profit and growth:

"Stop thinking just as a builder—start thinking like an industrialist"

So says Builder Bill Underwood of Jackson, Miss.

This attitude has helped boost his sales from one house in 1947 to 70 in 1952, to 200 in 1956, and to about 300 (about $4 million) this year.

"Thinking like an industrialist simply means applying modern management principles to homebuilding," says Underwood. "You don't have to originate new management ideas and techniques; you can adopt and adapt ideas that have already proved their worth in other industries."

Like progressive managers in other industries, Underwood has strengthened his basic business—homebuilding—by spreading out into allied fields—wholesale supply, manufacturing, mortgage lending, insurance, real estate, and land development. And in spreading out, he has developed new businesses that are now profitable in their own right. For example:

He started a wholesale supply company to cut the cost of materials used in his own houses. Now he also sells to other builders and to 300 retail suppliers throughout the state.

He began manufacturing wall panels to save on-site labor and to gear his homebuilding operation for growth. Now he sells panels to other builders and to suppliers.

He opened a savings & loan company to simplify the procurement and processing of mortgages for his own buyers. Now he services over $11 million in mortgages.

Behind the success of Underwood's building business and behind his expansion into related fields are five basic management principles. He tells you about them on the next few pages.

Phil Shapiro



Says Builder Underwood:

"Like other industries, homebuilding needs to know how to find and hire good management people"

Here are his rules for finding and hiring the men who manage his companies and supervise his field operations:

"Look for people with potential rather than housing experience." Typical examples in Underwood's companies: Executive Vice President Marvel G. James (who has held other positions with Underwood) was a clerk in a retail lumber yard. Treasurer (and former office manager) Cliff Rhodes worked with a company that made heavy road equipment. Jack Lucas, now vice president of the custom-home division, joined Underwood from a heavy construction firm. One salesman managed a trucking firm; another managed a chicken hatchery.

Says Underwood: "We don't discount previous experience. But we would rather have a man who has no preconceived ideas about housing and can approach our problems with an open mind. We have found that an intelligent man can learn new techniques, but it's a lot harder to change his attitude."

"Give a job applicant time to talk himself out of it." Underwood's hiring procedures are deliberately slow. Most applicants under serious consideration go through four interviews:

The first—usually with the executive vice president but sometimes with a company or department head—is a "get acquainted" interview.

The second interview is an all-day affair in which the applicant sees every phase of the Underwood operations. Says Underwood: "The homebuilding industry doesn't have the image it should have. We think our company has a good image, and we want to be sure it gets across to prospective employees—particularly salesmen."

The third interview "gets down to brass tacks" about specific duties and salary. Says Underwood: "At this point, we've decided we want the man. But we give him time to sleep on it."

The fourth interview is brief and to the point: Either the prospect accepts the job or turns it down.

"Steer clear of the man who wants to talk salary right away." Underwood explains: "The last thing we discuss with a man is salary. We want him to join us for other reasons—the desire for advancement, the desire to do creative work, and because he likes our organization. If his primary interest is salary, we're not interested in him."

"Don't be in a hurry to describe a job when you're trying to fill it." Underwood cites an example: "We needed salesmen, but we didn't want to limit our selection to men who had sold houses or, for that matter, to salesmen in any field. So we advertised a 'position with a million dollar company' without saying what the job was. In fact, we didn't mention the job until the third interview. Instead, we gave prospects an overall picture and let them sell themselves on being with us."

"Like other industries, homebuilding needs to know how to develop and hold good management people"

Here are Underwood's rules for developing and holding good management men:

"Schedule regular meetings with your key people." Underwood meets with the ten men of his management group twice a month—once to discuss their budgets and once to discuss sales and production. Prior to the budget session, each man receives a detailed and up-to-date report showing how expenditures of each division or company stand with respect to the budget. At the sales and production session, company and division heads make progress reports, and the executive group discusses current problems and future plans.

Says Underwood: "These meetings can be embarrassing for the man who has to explain why his expenses are over budget or his sales under quota. But the important thing is that, when problems are uncovered in one man's area, the thinking of the whole group is brought to bear on them."

"Build confidence in your company by stressing its permanence." Underwood discusses five- and ten-year goals at his management meetings, points out the long-range benefits of management decisions—like the decision to panelize his houses (*p 164*)—and makes public announcements of long-range plans. For example: When he recently bought 1,300 acres, he announced they would be used for 3,500 houses to be built over a 15-year period.

"Some builders brag that they could shut down tomorrow if they had to," says Underwood. "I can't think of a better way to scare off good people."

"Give people a chance to fall on their faces." A case in point: When Underwood's house production was running into problems, Pete Buescher, head of his supply company, asked for a crack at them—"If I can't do the job, you won't have to fire me," he said. "I'll resign." No resignation was necessary. Today Buescher is production vice president, and, says Underwood, "Our production is smoother than ever and showing steady improvement."

"If you are growing, let your people grow with you." All of Underwood's production managers—the men responsible for developing land and getting houses built—started with Underwood Homes as skilled workmen. His execu-

Photos: Frank Noone



This is the team that manages Underwood's companies

Ranged behind Underwood (right front) are his executive vice president and vice presidents of his supply, manufacturing, merchant-building, custom-building, mortgage, and insurance businesses. Others are chief staff and line personnel.

tive vice president has been with him 11 years, and the average tenure of his key employees is over eight years.

"If you don't offer people an opportunity to move ahead in your organization, they will never do the best they are capable of doing," he says.

"Write out each man's responsibilities." Underwood's operations manual —constantly revised and updated— spells out the responsibility of every manager and supervisor.

"Friction is inevitable in every organization," says Underwood, "but one of the best ways to keep it to a minimum is to make sure everybody knows exactly what's expected of him."

"Encourage your people to take part in outside activities." Underwood himself is the best example of his own rule: he is president of the United Givers' Fund, former president of the Chamber of Commerce, and director of the biggest bank in Mississippi and of a company that publishes a local newspaper. Among his management group are presidents of a PTA, the Junior Chamber of Commerce, a country club, a state accountants' association, an insurance agents' association, and a mortgage bankers' association.

"Delegate, delegate, delegate." Adds Underwood: "This has been written so often in management books and manuals that it is a cliche. But it still bears repeating—particularly to builders. Too many builders are do-it-yourselfers. They fail to pass along authority and responsibility. Or they concentrate on details to the neglect of managerial problems. For instance: I would weaken myself as an executive if I worked on the development of a plumbing tree, insisted on okaying the purchase of every product we buy, and decided on the lettering for our signs and billboards. My job as a manager is to set goals—not the means to reach them."

"Like other industries, homebuilding needs a planned program to cut costs and improve quality"

"You rarely get lasting results if you introduce new ideas on a hit-or-miss basis," says Underwood. "Too many variables are involved. For instance: a change in methods may look good right now, but not so good when you consider how it will affect other potential changes, whether your employees will readily accept it, and how it fits into your future plans. So we set up a long-range methods-improvement program that is now as much a part of our operations as purchasing, selling, and land development."

Basis of the program is a list of "research projects" kept by Pete Buescher, Underwood's production vice president. The projects' purpose: to study the pros and cons of using new methods and new materials (what they will cost, what they will save, how they will improve the house, how they will fit into the overall building routine).

Buescher divides the list into three categories:

1. New methods that can be integrated into the building operation immediately. Examples: the use of 2x3s around plumbing walls, ½" plywood for closet shelves, combination sheathing-siding, mill-hung doors, and protective material around plumbing fixtures during installation.

2. New techniques that may introduce new problems. Examples: spray painting saves time and labor, but how do you mask surfaces not to be sprayed, and how do you use more than one color in the same room? Above-the-slab plumbing lets you do all the rough plumbing at one time, but how do you install plumbing fixtures before partitions are up?

3. New materials and equipment that make a house more salable. Examples: carpeting, multiple telephone outlets, and built-in ovens and cooktops that drop in as one unit.

Cautions Buescher: "Never introduce more new ideas than your work force can absorb efficiently." Adds Underwood: "If you do, you'll create chaos and confusion instead of lower costs and better quality."

Here, says Underwood, are basic rules that help him cut costs and improve quality:

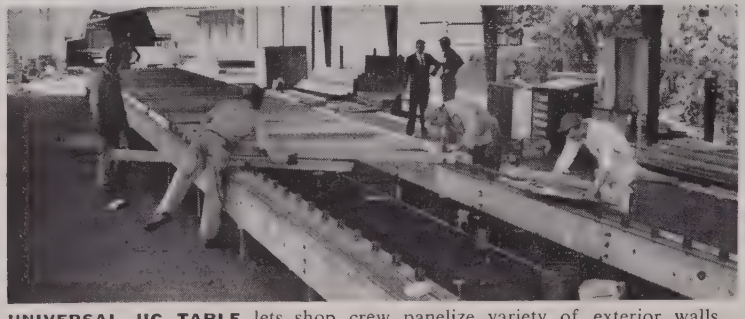
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Equipment like this saves time and labor for Underwood

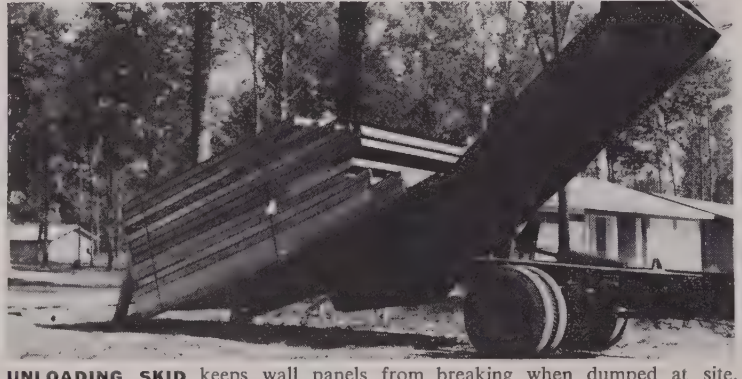




FORK LIFT is used to unload palletized materials from freight car and to load wall panels on delivery truck.



UNIVERSAL JIG TABLE lets shop crew panelize variety of exterior walls.



UNLOADING SKID keeps wall panels from breaking when dumped at site.



PAINT-SPRAY UNIT with 20-gal. reservoir saves $100 a house on interior painting. Painter needs no mask because air blown into back of hood and out front, keeps paint away from his face. Pressure lines lead to compressor on truck that's moved from house to house.

"Start with routine, repetitive jobs. Because these jobs are repetitive, even a slight improvement can produce a respectable saving."

Item: Formerly Underwood held his slab forms with wooden stakes and braces, which often got lost, burned, or cut up for other uses. Now he uses steel stakes and braces and saves about $10 per house.

Item: Formerly Underwood's crews spent hours unloading panels, reinforcing mesh, and other materials by hand. Now he simply dumps material at the site and saves $25 a house.

Item: Formerly Underwood taped and spackled the corner joints in his drywall and lost time because spackling takes longer to dry in corners than on flat surfaces. Now he covers the joints with crown molding and saves two days per house.

"Make improvements even if they don't pay off right away. Some improvements, like substituting a power saw for hand saw at the site, pay off immediately. Others take longer, partly because they may involve a sizable investment in new equipment."

For example: Underwood started precutting and packaging his framing lumber even though he realized the savings in on-site labor would not show up for several weeks. He started shop fabrication of big wall panels even though he realized the expected savings would not show up for several months.

Underwood's decision to panelize raised problems: How would his crews unload the bulky panels at house sites? (Solution, photo above). How would craftsmen who were used to conventional building methods take to panels? (Solution, below.) How much would he have to spend for new production equipment? (See box opposite on power shop equipment.)

But, he says, the problems were outweighed by one overriding consideration and several clear-cut advantages.

The consideration: "We had to standardize our building operation in one place—the shop—if we wanted to erect houses efficiently in eight different places—and if we wanted to keep on expanding."

The advantages: less waste, no pilferage, fixed manufacturing and shipping costs, the substitution of one lead layout man in the shop for seven in the field, and standardized stud spacing, sheathing, and window openings.

Says Underwood: "It was simply a matter of deferring present savings to get greater savings in the future."

"Buy what you can't build cheaper." Although Underwood's supply company assembles knocked-down windows and cabinets and although his manufacturing company makes wall panels, he buys roof trusses from an outside supplier. Reason: "We can't beat his costs."

"Don't subsidize the inefficiencies of your subs." Production Chief Buescher was convinced that spray painting was faster and less costly than painting with brushes or rollers. But painting subs balked at the idea. So he formed his own spraying crew. Result? "We painted the interior of one house five different colors in 3½ hours," says Buescher, "and we saved at least $100 on a 1,300 sq ft house."

"Look for better ways to check out the cost of new methods." Underwood wasn't satisfied with the way labor costs were being recorded in his manufacturing plant, so he installed a job-timing clock. The plant foreman punches in and out as jobs are started and finished. He can time a complete job (making a finished panel, for example) or any phase of it (placing the panel framing in a jig, nailing it, sheathing it, etc).

Where do you get new ideas? Says Underwood: "From periodicals, from visiting other builders, and mostly from our own people." A current memo, addressed to all company personnel, reads: "The 39 items listed below are being studied and analyzed to cut the costs of building our homes. Your suggestions, criticisms, and additions to the list are welcome."

How do you sell new ideas to your crews? Says Underwood: "Tell them exactly what you are planning to do, why you are doing it, and how they will benefit." For example: When he decided to manufacture panels, Underwood called in his four production managers and stressed two points: 1) the company had to panelize to grow; 2) growth would mean more security and more opportunities for everyone. The production managers repeated his points to their crews.

"Like other industries, homebuilding needs mechanized equipment to save time and labor"

When visiting housing men see Underwood's lineup of power tools, materials handling equipment, and business machines, they invariably ask: "How can you afford to own it all?"

His stock answer: "We can't afford *not* to own it. We see our investment in mechanized equipment as money saved, not spent."

How does Underwood decide what to buy? He depends on his staff for suggestions, which are often thrashed out in management meetings (*p 162*). But, more important, he and his managers repeatedly raise three questions that probe three of today's biggest problems in housing:

1. Ask yourself if you are still moving materials by hand when you could be moving them faster and cheaper by machine. Says Underwood: "The daily handling of materials is so costly that it doesn't take long to amortize your investment in mechanical equipment."

Underwood uses two forklift trucks to remove materials from freight cars and load materials and components on over-the-road trucks for delivery to his building sites (and to other builders and retail dealers). He uses five dump trucks to cut unloading by hand at his sites. (He also owns two tractor-trailer trucks and four pickup trucks.)

"We're so sold on the need for materials handling equipment that we have often developed some of our own," says Underwood. "We invented a straddle buggie, which, I'm sorry to say, was unsuccessful. But we have had better luck with things like a pallet for handling door bucks and a skid that lets us dump wall panels from trucks just the way we dump bulk materials."

2. Ask yourself if you are using a hand tool when you could be using a power tool to do a faster, better, and less costly job. Says Underwood: "Even in the field and even if your volume is small, you can save by using power tools instead of manpower. Sometimes the

How much power equipment do you need to build a house a week in the field?

Here is Underwood's answer for all jobs except plumbing, heating, wiring, and earthmoving, which he subcontracts (figures in parentheses are the number Underwood himself uses to produce 300 to 350 houses a year in eight subdivisions):

2 portable 5½" circular saws	(15)	1 vacuum cleaner	(8)
2 portable 7" circular saws	(14)	1 electric table saw	(6)
1 heavy duty ¼" drill	(7)	1 electric saber saw	(4)
2 heavy duty ½" drills	(8)	1 electric hand plane	(6)
1 powder-actuated stud gun	(4)	1 paint truck ¾ tons	(4)
1 spray paint gun	(4)	1 pickup truck ¾ tons	(5)
1 air compressor 10 hp	(4)		

Total cost of power tools and equipment needed to build a house a week in the field (left columns): $6,330. Also needed: $3,281 in hand tools and power-tool attachments. Underwood's investment in power field equipment (right columns), including two tractors with backhoes, is $54,560.

How much power equipment do you need to panelize a house a day in your own shop?

Here is Underwood's answer (figures in parentheses are the number he uses to panelize 300 houses a year for himself and to make panels for other builders):

1 pneumatic stapler	(2)	1 radial saw	(2)
1 air compressor	(1)	1 4-ton forklift	(2)
2 portable circular saws	(6)	2-ton delivery trucks	(5)

Total cost of power equipment needed to panelize a house a day in a shop (left columns): $19,405. Underwood's investment in power shop equipment and materials handling and over-the-road trucks (right columns) is $40,228.

How many of these business machines would you need to streamline your paperwork?

Here are the business machines used by Underwood in four of his companies:

	Underwood Homes	Homestead S&L	Insurance Agency	Wholesale Supply	Total
Adding machines	7	2	1		10
Multiplying machines	1		1	2	4
Automatic calculators	2	1		2	5
Manual typewriters	6	1	1		8
Electric typewriters	4	2	1		7
Bookkeeping machines	3				3
Addressing machine	1				1
Mimeograph machine	1				1
Check protectors	1	1			2
Key puncher	1*				1*
Key sorter	1*				1*
Postage meters	1*	1*			2*
Window posting machine		1			1
Copying machine		1			1

Total cost of business machines used by Underwood Homes: $18,900. Total cost of business machines used by other Underwood companies: $10,956. Several machines owned by one company are also used by other companies.

*Leased equipment

continued

savings are so obvious to us that we don't even bother to make a cost comparison. This is true when we spend $130 for a powder-actuated stud gun for fastening sill plates to slabs. It is true when we spend $177 for a pneumatic stapling gun to sheathe our panels. And it is true when we spend $120 for a circular saw to cut roof sheathing.

"In the shop, power tools save us even more. In fact, the opportunity to use bigger, more productive tools was one of our reasons for going to shop fabrication in the first place."

3. Ask yourself if you are doing paperwork by hand when you could be using a business machine to do it more efficiently. Says Underwood: "We see two advantages in the use of office machines. They reduce our overhead because we need less office workers and, therefore, less office space. Even more important, they give us cost data fast, so we can spot problems in any phase of our operations—and do something to solve them—as they occur."

"And like other industries, homebuilding needs to spread its overhead across the widest possible market"

Underwood builds for every market around Jackson ("We want to be known as a housing department store").

He builds houses in five different Jackson subdivisions and is now developing sites in three more.

He builds houses priced from $11,000 to $200,000.

He builds built-for-sale houses and custom houses. (His custom houses are designed by Architect Edward Neal, who also acts as consultant on his built-for-sale houses.)

He also does a small business in remodeling and is planning a shopping center.

And he is now starting a five-year program to spread his home-manufacturing business over the whole state.

Why build for so many markets? Underwood cites three reasons:

1. "This is the logical way to make maximum use of our investment in plant, equipment, and manpower."

2. "The more markets we are in, the less vulnerable we are to a slump in any one."

3. "We found we could sell no more than 60 to 80 houses a year in any one subdivision, so the logical step was to spread out. Every time we open a new subdivision we add about 60 houses to our annual output." /END

Here are four Underwood houses for four different markets

Photos: Frank Noone



$11,800 BUILT-FOR-SALE MODEL has three bedrooms, 1½ baths, and combination kitchen-family room.



$24,000 BUILT-FOR-SALE MODEL had four bedrooms and two interior baths lighted by luminous ceilings.



$26,800 CUSTOM HOUSE, one of the first built by Underwood's custom division, has carport hidden from street.



$39,000 CUSTOM HOUSE on wooded lot has landscaped terraces and patios, two living rooms, and cedar-lined closets.



NINTH ANNUAL PREVIEW

NEW PRODUCTS FOR 1962:

Just two months ago HOUSE & HOME devoted an entire issue to new tools, new products, and new methods to build better for less. Here in 23 pages of product news, is more evidence in point.

You'll find a wide variety of new siding and paneling products that cut installation time, cut finishing time, and in the process contribute to a better house.

You'll find several new air conditioning systems that exploit the big breakthrough in installation techniques.

You'll find new hot-air and hot-water heating systems that benefit from the big advances in packaging.

You'll find doors and windows that do a better job keeping out heat and cold, that go in place faster, that are delivered in a more complete state.

You'll see a few of the many lighting products now available to help you dramatize your houses.

And you'll see new tools to help you install all these new products faster, with fewer hands, and with fewer scheduling delays.

To find what interests you, check these pages:

Exterior materials, p 168; interior materials, p 170; kitchens, p 172; lighting, p 174; air conditioning, p 176; baths, p 179; floors and ceilings, p 210; doors, p 213; windows, p 218; tools, p 222.

EXTERIOR MATERIALS

Now, you can build-better-for-less with new sidings that let you erect your houses faster, finish your houses faster, and offer your buyers a better carefree home













New plywoods combine siding and sheathing in a handsome wall

This is part of the Weldwood line. Left to right, top to bottom, they are: rough-textured cedar; Duraply V-6; early American abraded cedar; Duratex; Weldtex; and Formtex. Both the Duratex sidings (for painted walls) and the textured siding (for natural and stained walls) come 5/16″ thick for use over sheathing, ⅜″ and thicker for use directly on studs. Duraply sheets have a resin overlay, come primed. Textured panels may be stained or painted. Weldtex and Formtex come primed.

US Plywood, New York City

For copy, check No. 1 on coupon, p 246



Here is the first 30-year siding

And the company's claim is backed by a written warranty.

The siding is face-coated with DuPont's Tedlar polyvinyl fluoride film and back-coated with Cyanamid's Versamid. Test exposure of the film to weathering, sandblasting, abrasion, etc proves it to be four times tougher than other finishes. The siding is now available in white and in four test markets: Hartford, Conn., Columbus, Kansas City, and Oakland, Calif.

Alsco Inc, Akron

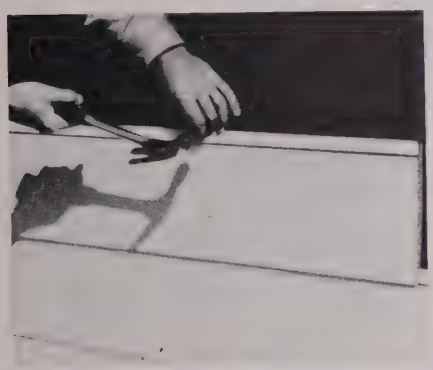
For copy, check No. 2 on coupon, p 246



V-grooved siding is Masonite's latest hardboard siding. New panels are 4′x8′ grooved every 6″. They are 7/16″ thick, can be applied directly on studs without sheathing or corner bracing. Face and edges are primed, back is sealed. Price: about 20¢ sq ft.

Masonite, Chicago.

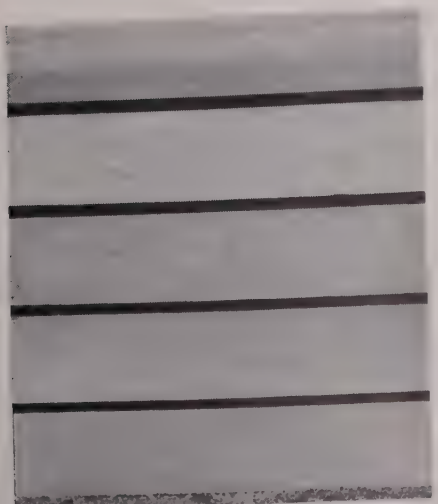
For copy, check No. 3 on coupon, p 246



New aluminum siding, for direct application on studs 16″ oc, has been added to the Crown Aluminum line. The standard 8″ clapboard is backed with insulating fiberboard. Protecto-Back panels come in ten colors of baked enamel, are available nationally.

Crown Aluminum, Pittsburgh.

For copy, check No. 4 on coupon, p 246



Prestained siding with a resawn look now comes in ¾″x10″ clear kiln-dried western red cedar. Stain may be heavy-bodied pigmented stain or transparent penetrating stain. Siding is packaged complete with nails in polycoated paper. Price $240 to $280/M.

Olympic Stained Products, Seattle.

For copy, check No. 5 on coupon, p 246



Particle board siding is now FHA accepted

Materials Bulletin UM-32 given the minimum specifications, presently met, the maker claims, only by Par-Tex 3D. It is engineered to give good insulation, to be waterproof, to be check and scuff proof, strong, and easily worked. It has been approved by the Pacific Coast Building Officials Conference since June 1960 and is tested and gradestamped by TECO.

Forrest Industries, Dillard, Ore.

For copy, check No. 6 on coupon, p 246



Bevel siding now comes lap marked

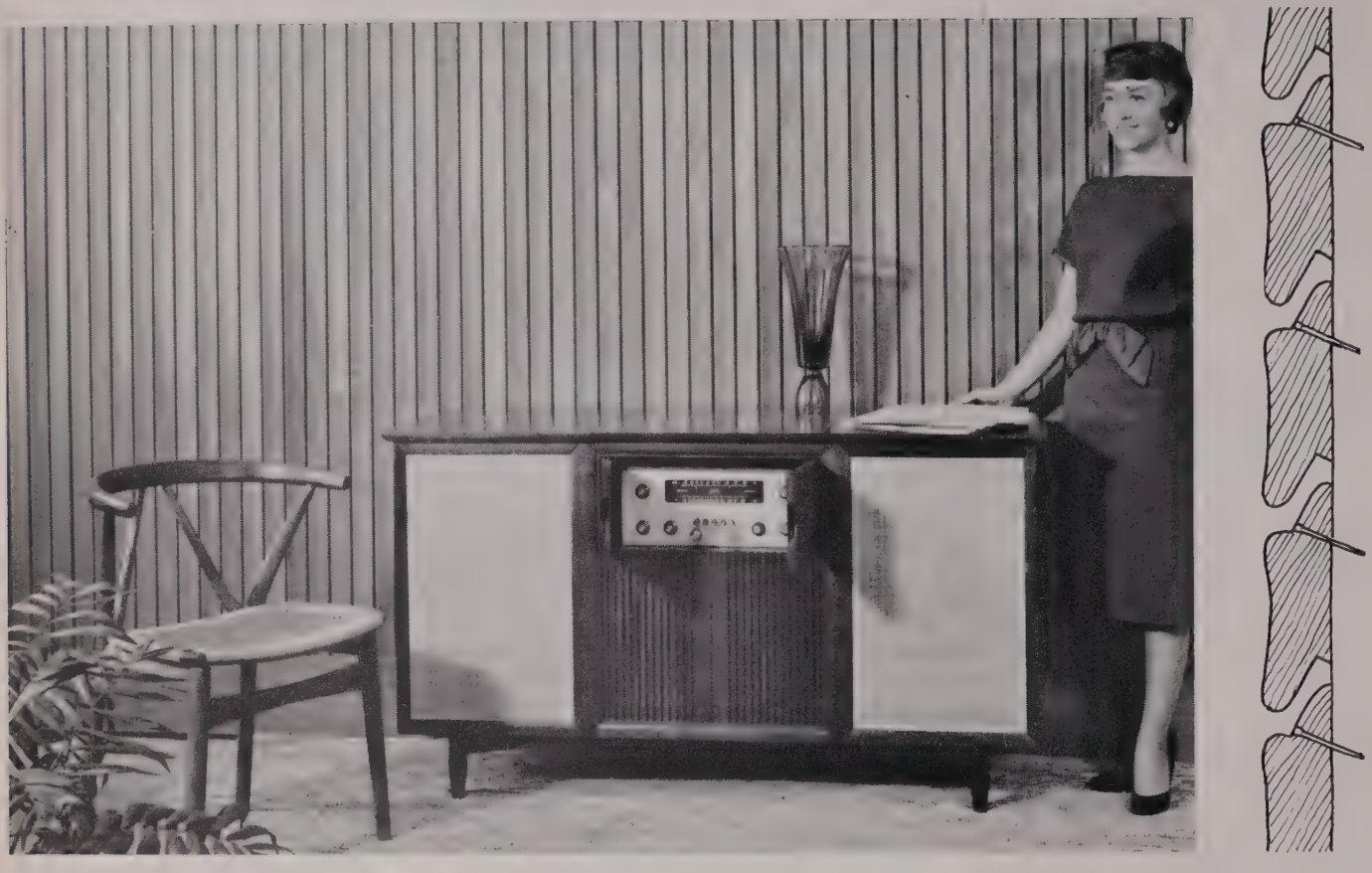
Weyerhaeuser is imprinting the thin edge of all bevel siding with its name, trademark, and the words "kiln-dried". This mark forms a 1″ guide to lapping and assures the buyer he is getting what he paid for. All nominal 2″ lumber (2x4 to 2x12) will be similarly marked along the 2″ edge. Imprint will be used on all lengths, widths, grades, and species and finishes.

Weyerhaeuser, Tacoma.

For copy, check No. 7 on coupon, p 246

INTERIOR MATERIALS

For 1962 you'll find new materials, new textures, new colors, new shapes—all with more completely prefinished surfaces. They can give a new look to any house you build

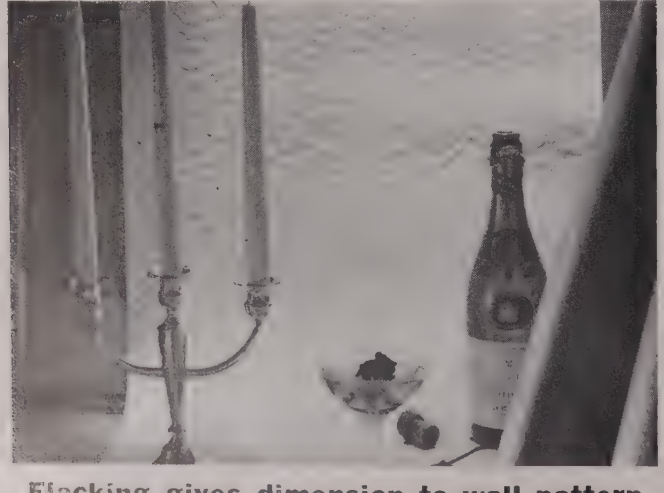


New redwood paneling makes a handsome acoustical wall

Specially milled redwood strips (sample sections at right) are nailed ½″ apart to 1x2 furring strips 24″ oc. A fiberglass blanket 24″ wide fits between the furring. Sound passes between the strips and is absorbed by the blanket. The shape of the panels also breaks up sound waves and cuts reverberation. System has a high acoustic efficiency.

California Redwood Association, San Francisco.

For copy, check No. 8 on coupon, p 246

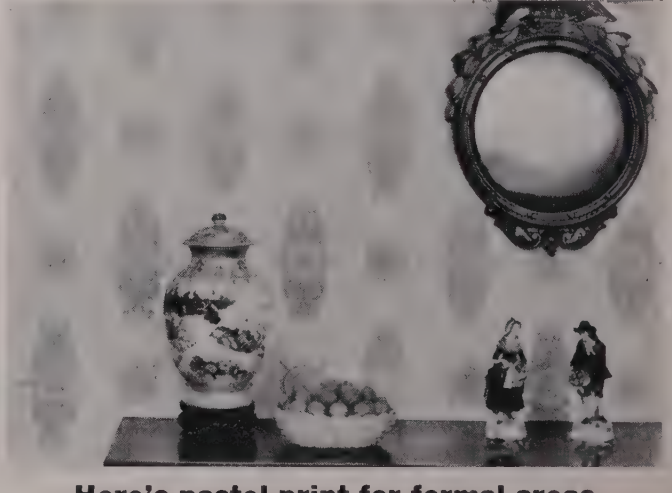


Flocking gives dimension to wall pattern

Fabrique vinyl wall covering is durable as well as decorative. It is stainproof and scrubbable, resistant to almost every household soil. It also comes in a wide variety of patterns, colors, and textures.

Edge Co, Buffalo.

For copy, check No. 9 on coupon, p 246



Here's pastel print for formal areas

It's Sanitas Armoria, one of 215 new vinyl-coated wall coverings in the maker's Studio Collection. New vinyl film is tougher than earlier coatings, is fire-retardant, odorless, and easy to clean.

Standard Coated Products, Buchanan, N.Y.

For copy, check No. 10 on coupon, p 246



Rough-sawn panels offer new texture in western red cedar. Panels shown are 1x8 t&g with a edge V. Besides the appearance factor, rough texture may reduce maintenance and and cut reverberation.

Western Red Cedar Lumber Associ-

For copy, check No. 11 on coupon, p 246



Norwegian maple is Marlite's lat woodgrain plastic surfaced panelin The ¼" thick panels come in 16" R dom Plank and plain 4'x8' panels. A available in walnut, cherry, and oak.

Marsh Wall Products, Dover, Ohio.

For copy, check No. 12 on coupon, p 246



Extra-durable panels of Roddis plywood are coated with Daponite. This plastic sheet has a much higher abrasion and chemical resistance than liquid coatings, gives a furniture finish.

FMC Corp, New York City.

For copy, check No. 13 on coupon, p 246



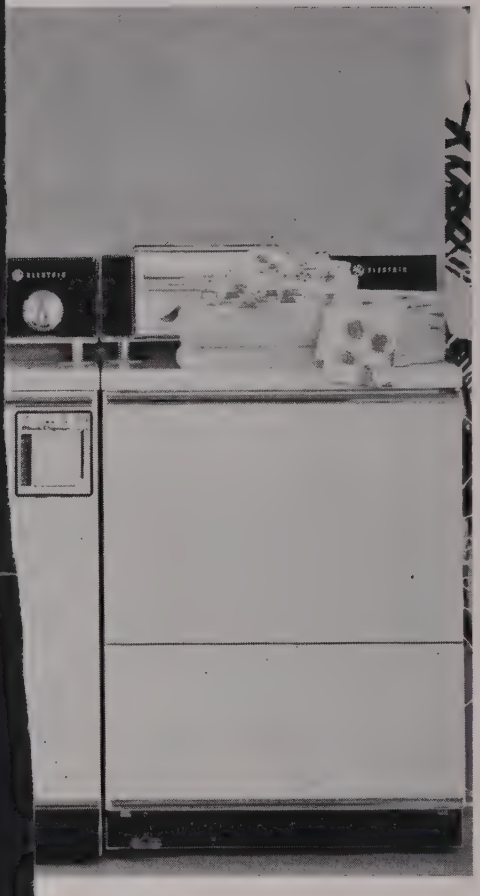
Butternut brings a new color and texture to plywood

New PlyWelsh panel has a texture and grain pattern somewhat like American black walnut. It is finished with a baked-in sealer for good durability. Random-grooved sheets are ¼" thick, 4' wide, 8' or 10' long. Matching prefinished moldings in nine profiles are also available from the manufacturer.

E. L. Bruce PlyWelsh Co, Memphis.

For copy, check No. 15 on coupon, p 246

e laundries, efrigeration



-in look

basket, that fits over the agitator, and a water meter to control the fill.

General Electric, Louisville.

For copy, check No. 16 on coupon, p 246



New built-in gas oven (left) fits a 24″ cabinet but has an 18″ oven. Doors remove easily for cleaning. "Keep Warm" system allows temperatures down to 140F, other controls are automatic. New Ultramatic line comes in porcelain enamel colors to match countertops, sinks, splash plates, and hoods.

Caloric, Wyncote, Pa.

For copy, check No. 17 on coupon, p 246

New 30" drop-in range (right) comes in four models. Top-line RF 47C has two towers with pushbutton controls for surface and oven units, including a 2,600-w speed unit. All models have removable doors, interchangeable door panels, automatic oven temperature control, chip-proof chrome tops. Window units have "peek" switch on oven light.

Hotpoint, Chicago.

For copy, check No. 18 on coupon, p 246

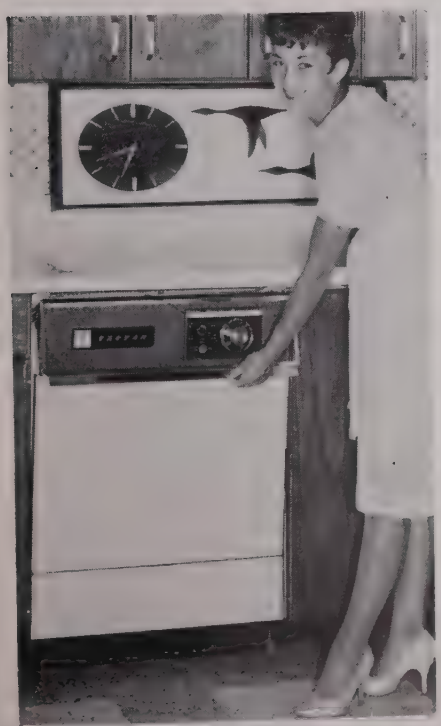




Bigger dishwasher in the same space is offered in new Westinghouse line. New models hold 13 NEMA settings or 8 settings plus pots and pans. Top-line Imperial has hot-water booster that raises second wash and clear rinse to 145F. Double-fan drying system circulates 190F air. Stock fronts are white, colors, brushed chrome, coppertan.

Westinghouse, Pittsburgh.

For copy, check No. 19 on coupon, p 246



Reversible-action dishwashers have a rotating impeller that changes direction to force solid water into every part of the interior. Top-line UCA-4 has seven cycles: super wash, regular wash, short wash, glass wash, pots and pans, rinse and hold, plate warmer. Controls are in fluorescent lighted panel. UCA-2 model has four cycles. All front panels remove for cleaning and service.

Tattan Co, Mansfield, Ohio.

For copy, check No. 20 on coupon, p 246



New drop-in seals top and front to ease installation

Frigidaire's new 30″ model has extra-wide flanges and floating end caps to assure a snug fit. It fits any 33″ cabinet (the cutout is 30″x20½″) or any counter. The range has no back panel; controls are set in a recess at the front of the range. It comes with or without automatic controls.

Frigidaire, Dayton.

For copy, check No. 21 on coupon, p 246



Patterned glass door hides, or reveals, oven's contents

When the light is on in Waste King's new drop-in, the cook can view her handiwork. When it's out, any mess is hidden. The new unit gets a 19″ oven into a 24″ cube. Full-width doors have heat-saver seals and thick fiberglass insulation. Lining is double-stippled porcelain. $211.83 and up.

Waste King Corp, Los Angeles.

For copy, check No. 22 on coupon, p 246

Kitchens continued on p 204

LIGHTING

New dramatic fixtures and installations offer better ways to light your houses—and better still—new talking points for the salesmen in your model house



Gas post light, pioneered by Arkla, has now been combined with a gas-lighted personal house marker. The small gas sign shines through opal glass framed in black mild steel on all four sides. Lettering can be done with weatherproof paint or standard decals.

Arkla Air Conditioning, Little Rock.

For copy, check No. 23 on coupon, p 246



Low-cost luminous ceilings made of Filon four-ounce fiberglass reinforced plastic are being installed in many western houses. Pan-O-Lite ceilings are framed in aluminum channels to prevent curling, suspended from inverted Ts, lift out easily for cleaning. $50 for an average small room.

Milford Screen Door, Inglewood, Calif.

For copy, check No. 24 on coupon, p 246



Electronic dimmers for incandescent and fluorescent lighting control the cycle from less than 1% to 100% intensity. Quiet toggle switch turns lights off and on at set brightness. $33.

Thomas Industries, Louisville.

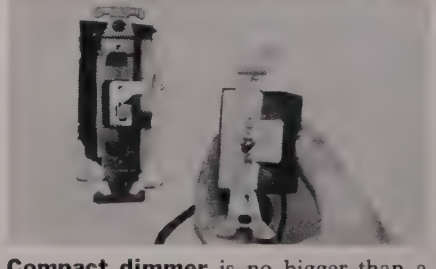
For copy, check No. 25 on coupon, p 246



Multi-use fixture offers 67 different fronts and finish combinations. Fronts are aluminum, anodized for a chrome, brass, or copper look, or painted. Units carry a five-year warranty.

Emerson Electric, St Louis.

For copy, check No. 26 on coupon, p 246



Compact dimmer is no bigger than a standard two-way switch, fits any single wall box. It has only two connections, can replace a two-way switch in minutes. Dialite provides continuous dimming from full off to full on.

Halo Lighting Products, Chicago.

For copy, check No. 27 on coupon, p 246

New lighting fixtures can be mixed or matched

In this installation, Lightolier has combined a cluster of pendants over the dining table with snug-to-ceiling fixtures under a soffit. Flared diffusers reflect light up and down, cones come in butterscotch, burnt orange, or smoke gray. Ceiling lights are perforated polished brass. Pendants retail for $17.50 each, spreader for $14, accent lights for $18.75.

Lightolier, Jersey City, N. J.

For copy, check No. 28 on coupon, p 246



Ceramic pendants from Virden are combined in a contemporary arrangement. Unit on left is eggshell white stippled with brown and pierced with diamond holes. Right unit is eggshell speckled with gold and scattered perforations. Tops are walnut with brass canopies. Both pendants are 7" wide.

Virden Lighting, Cleveland.

For copy, check No. 29 on coupon, p 246



Dimmable pull-down is made possible by a new multi-bulb three-way socket and new three-way 25-35-60-w bulbs. All lamps in this fixture change intensity at the same time unlike older models that turn off bulbs one at a time. In use, lamps are concealed by a plastic diffuser.

General Electric, Nela Park, Cleveland.

For copy, check No. 30 on coupon, p 246

AIR CONDITIONING

All phases of the industry—year-round systems as well as separate heating and cooling—are benefiting from better packaging and from new developments in installation methods

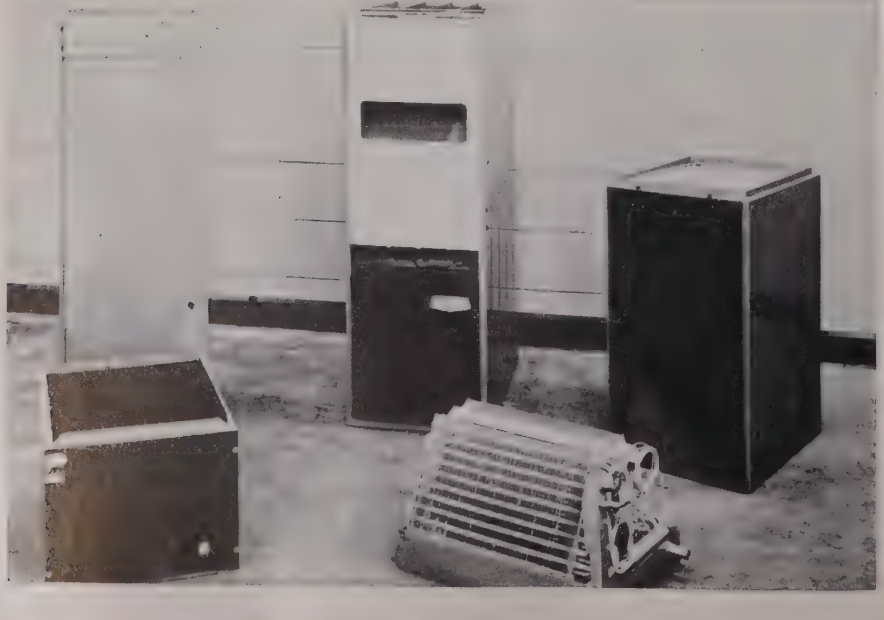


This three-part package is designed for new-house builders

On the left, a slim gas furnace with integral cooling coils; on the workman's shoulder, precharged coolant lines; at the right, a compact 13″x38″x38″ condensing unit that can go in a wall. Whole system is precharged, so anyone with a wrench can connect the refrigerant line—no special trade is involved. QC packages come in 51,000 Btuh/1½-ton, 80,000 Btuh/2-ton sizes.

Lennox, Marshalltown, Iowa.

For copy, check No. 31 on coupon, p 246



These parts go together like building blocks

Bryant's basic unit is an upflow furnace that can be readily converted to a basement model by adding a drop duct, left rear, or to a counterflow model by a counterflow box, left front. The cooling coils, right front, will fit either the plenum or the counterflow box, while the condensing unit, right rear, does the chilling. The new design saves both bulk (furnace is only 46″ high) and installation cost (you can save up to $100 on the cooling installation alone, the maker claims).

Bryant Mfg Co, Indianapolis.

For copy, check No. 32 on coupon, p 246

Chrysler Airtemp has two new approaches to air conditioning economy: Model 1140 combines evaporator coils and condenser in one unit mounted outside the house and connected to a wall-side furnace by short ducts. This system eliminates coolant lines, cuts duct-work, uses furnace fan as blower. Model 1254 uses the precharged coolant line method which cuts installation to mounting the cooling coils in the furnace plenum, mounting the condenser on an outside pad, and running the precharged lines between them.

Chrysler Airtemp, Dayton.

For copy, check No. 33 on coupon, p 246

York's 1962 line will include three new cooling units—2½, 4-, and 5-ton sizes—and a new heat pump in its Champion remote system. Another addition will be the Flex-O-Metic, a remote version of the self-contained Pathfinder attic unit, that can also be used through-the-wall. New duct coils and new electrostatic filters will also be introduced.

York Div, Borg-Warner, York, Pa.

For copy, check No. 34 on coupon, p 246

Southwest Mfg Co is filling out its line with an electric furnace to combine with it 2- and 3-ton evaporator sections. Series EL units are modular, tie into cooling sections with minimal cutting and fitting. Btuh outputs run from 29,400 to 88,400.

Southwest Mfg Co, Aurora, Mo.

For copy, check No. 35 on coupon, p 246

Carrier Climate Center, a centrally located control for full air-conditioning systems, is now easier to install. The new package includes a 15′ sheathed color-coded cable with push-on connectors on one end and a terminal strip at the other. The terminal strip is located near the equipment and coded to separate and identify wires.

Carrier Corp, Syracuse.

For copy, check No. 36 on coupon, p 246

Coleman is introducing a 3-hp heat pump with 36,000-Btuh cooling and 38,000-Btuh heating capacities. An extra large coil plus a low-temperature loop keeps the unit efficient in the 0F to 45F range. One 5-kw resistance stage is standard, but two more can be added if needed. One-stage cooling and two-stage heating thermostat is included.

Coleman Co, Wichita.

For copy, check No. 37 on coupon, p 246

Arkla is now offering 14 absorption type air conditioners for home use. The line: four 3½-ton year-round models; two 4.3-ton year-round models; one 4.3-ton cooling unit; five 5-ton year-round and one 5-ton cooling unit; and a 6.4-ton year-round unit. They can be installed indoors, outdoors, or on a roof.

Arkla Air Conditioning, Little Rock.

For copy, check No. 38 on coupon, p 246

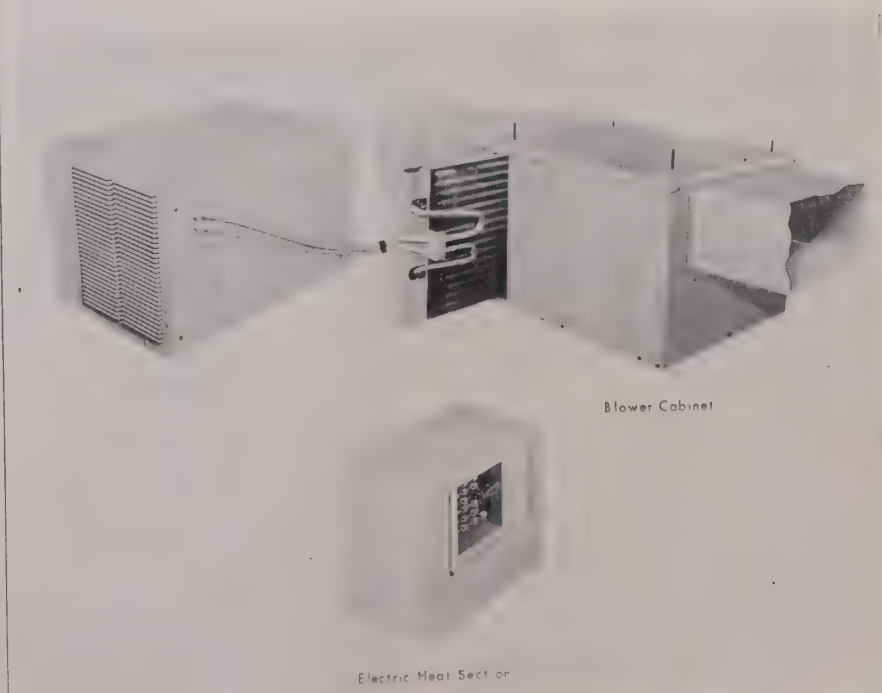


Here's a new approach to comfort zoning

This through-the-wall installation works for either Zoneline cooling units or Thermaline heat pumps. It offers cooling capacities of 8,000 to 14,500 Btuh, heating of 9,000 to 14,000 Btuh, enough for most motel or hotel rooms and small apartments. All five units fit a single wall sleeve, allow flexibility in installation and—for tenants—the option of taking cooling now or later.

General Electric, Louisville.

For copy, check No. 39 on coupon, p 246



Now you can get a pre-charged heat pump

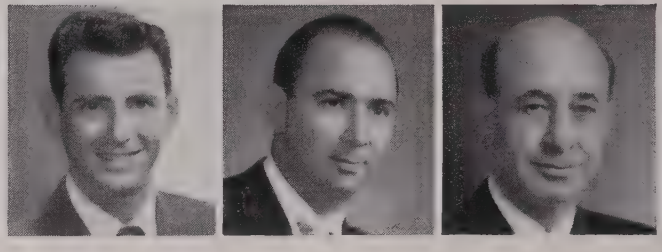
Fedders has adopted its successful Flex-Hermetic system to a central reverse-cycle unit. The principle is the same: separate outside and inside units are connected by flexible armored coolant tubes up to 23′ long—no on-site refrigeration work is needed. The condenser section may be hung in a frame on the outside wall or pad-mounted on grade. The compact central unit will fit in an attic, crawl space, or a basement. Supplementary resistance coils in 5-kw increments are available for colder climates.

Fedders, Maspeth, N.Y.

For copy, check No. 40 on coupon, p 246

Air conditioning continued on p 206

"With Transite Pipe, our first cost was the last cost,"



Say builders Sam Primack, Jordon Perlmutter and William Morrison, partners of Perl-Mack, Inc., Denver, Colorado.

"For the 2,500 homeowners in the burgeoning community of Northglenn, Colorado, we selected Transite® Pipe for water supply and distribution lines. We feel our choice insured a lifetime of trouble-free service. In addition to offering us the best value, we found real savings in installation. Lightweight Transite was moved to and distributed on the job site faster, easier and less expensively. Its long lengths and simple coupling method substantially reduced assembly time and costs.

"To keep our 18-hole golf course in top shape, we have installed Transite underground mains for the sprinkler-irrigated system. And, Northglenn telephone service is protected by an installation of over 250,000 feet of Transite Telephone Duct.

"We're still in the process of completing the initially planned 5,000 homes, recreation areas, churches, schools and shopping city. Our long-range plan is to make Northglenn a community future generations can enjoy. That's why we're using modern methods and quality materials."

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BATHS

For 1962, bathroom fittings and fixtures carry on a strong decorative trend. You'll see better looking lavatories, cabinets, hardware, and basic equipment

Space-saving tub in Master Bilder line is only 4½′ long, is especially adapted to remodeling. It is 28″ wide at the ends, 30″ at the center. Available in white or colors.

American Standard, New York City.

For details, check No. B1 on coupon, p 246

Shower diverter on new Kohler spout won't leak, gives positive diversion, and can be cleaned or serviced without being removed. Plug on the underside allows access to valve and stem.

Kohler Co, Kohler, Wis.

For details, check No. B2 on coupon, p 246

Wall-hung toilet added by Norris-Thermador has siphon-jet action, quiet flushing, is close-coupled to save space. It comes in white or colors.

Norris-Thermador, Los Angeles.

For details, check No. B3 on coupon, p 246



Provincial vanity comes in gold-trimmed colors

Gold Regency cabinets have panel design routed into painted wood fronts, accented with gold. Exposed hardware is also gold finished. Single- and double-bowl models are 24″ to 72″ wide, in one- to three-panel fronts with or without drawers. Bowls also come in colors, are set in plastic laminate tops.

Boro Wood Prods, Bennettsville, S.C.

For details, check No. B5 on coupon, p 246



Elongated toilet from Eljer is a siphon-jet model that sells for only $10 more than the company's low-cost round-front model. Modern styled unit is 28¾″ from wall to front, 20″ wide, and 28″ high.

Eljer, Murray Corp, Pittsburgh.

For details, check No. B4 on coupon, p 246

Deluxe Medicine cabinet is lighted at top and each side by tubes in plastic diffusers. Cabinet fits wall space 25⅞″x 20⅜″.

F.H. Lawson Co, Cincinnati

For details, check No. B6 on coupon, p 246

Shower control with pushbutton diverter has been added to Moen's Dialcet line. It controls both flow and temperature.

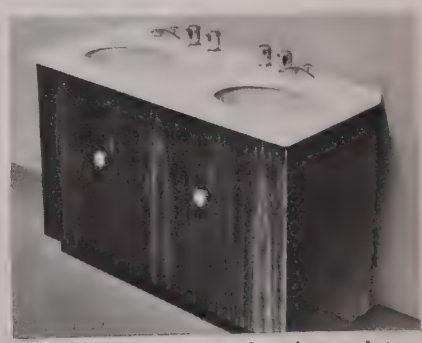
Moen Faucet, Elyria, Ohio.

For details, check No. B7 on coupon, p 246

New walnut vanities, competitive in price, have simple lines but offer many variations in trim.

Consider H. Willett Inc, Louisville.

For details, check No. B8 on coupon, p 246



Twin-bowl lavatory has integral top, handsome knobs and nozzles. China slab is 48″x20″, takes two oval china bowls. Slab and bowl colors may be mixed or matched.

Briggs Mfg Co, Warren, Mich.

For details, check No. B9 on coupon, p 246

New products show continued on p 204

And on the following pages:

Technology

Look inside one of housing's most advanced research labs. . . . New floor truss saves up to $100 a house. . . . How to insulate a brick cavity wall.

see page 190

What the leaders are doing

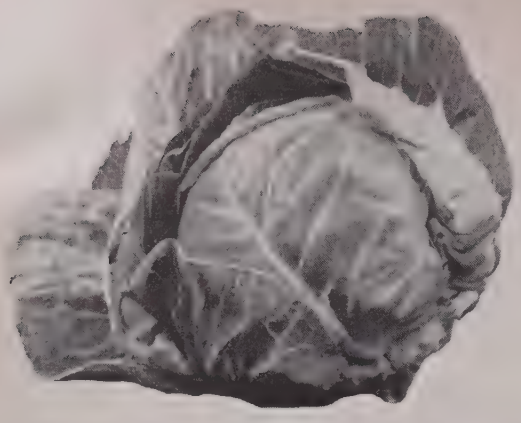
A hit-the-road report about builders' sales. . . . New and different house sells well on Long Island. . . . How to save $20 on a 4′-wide closet.

see page 195

Publications

How to install Flexway surface wiring system. . . . Prize-winning manufacturers' literature. . . . New merchandising aids, product bulletins, catalogs.

see page 238



KITCHEN PROBLEM!

CABBAGE — The food Dad really loves can create an odor problem that turns your beautiful kitchen into a nightmare. Poor Mom has to cook the cabbage, but she doesn't want to be in that kitchen when lingering odor makes it uncomfortable.



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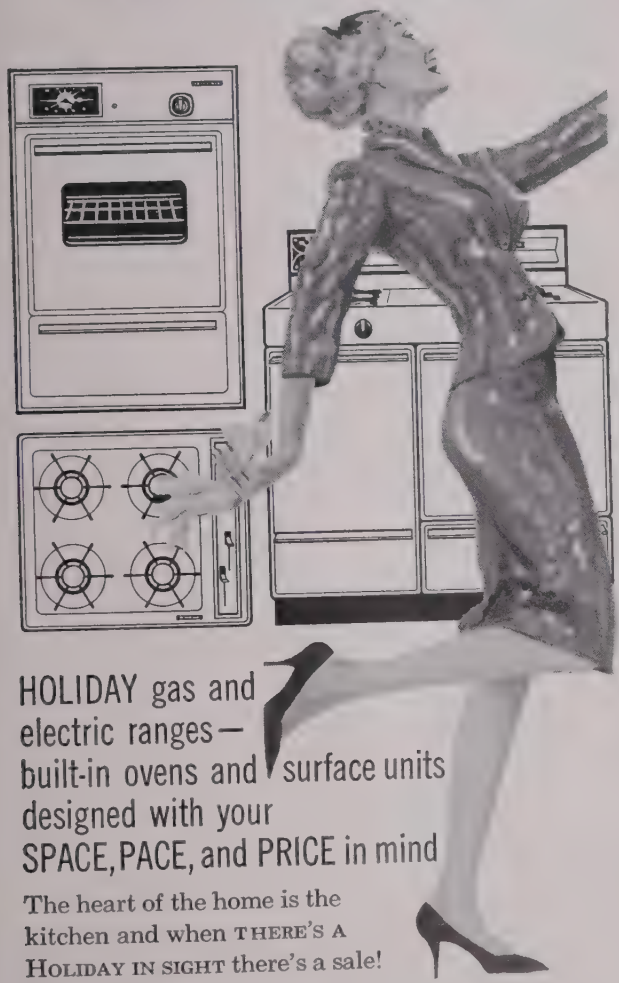
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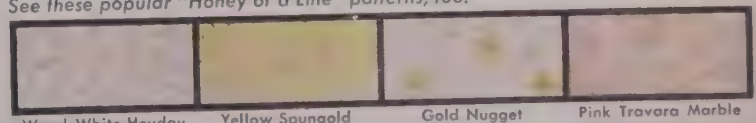


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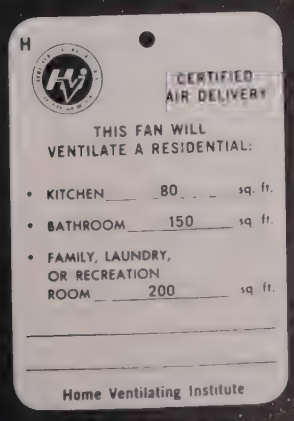
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4. Keep walls and cabinets clean.
5. Remove bathroom odors and moisture.
6. Replace stale air with fresh, clean air.



Exhaust Fan Tag



Exhaust Fan Label

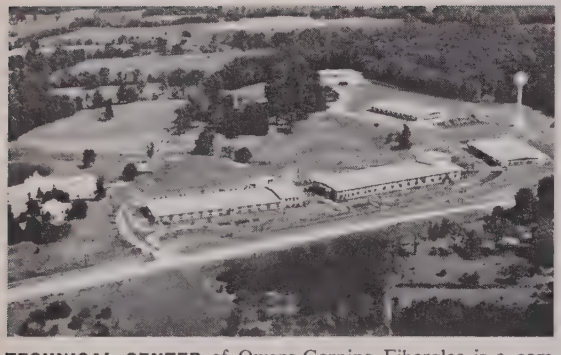


Hood Fan Label

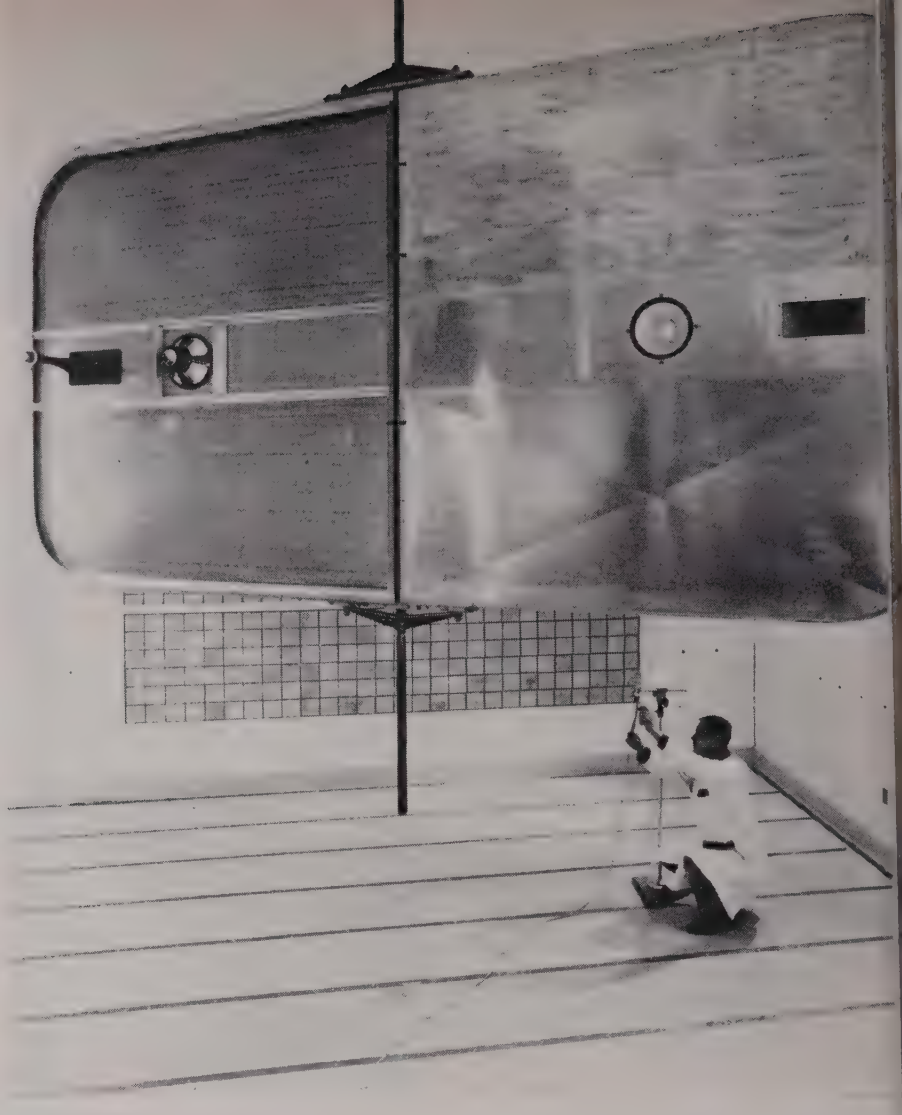
MEMBERSHIP LIST

BERNS AIR KING CORP.
BROAN MFG. CO. INC.
EMERSON-PRYNE CO.
FASCO INDUSTRIES, INC.
MIAMI-CAREY MFG. CO.
NUTONE, INC.
PROGRESS MFG. CO.
ROBERTS MFG. CO.
SWANSON, INC.
TRADE-WIND DIVISION, ROBBINS & MYERS, INC.

You Can Be Sure If You Select an "HVI" Certified Fan

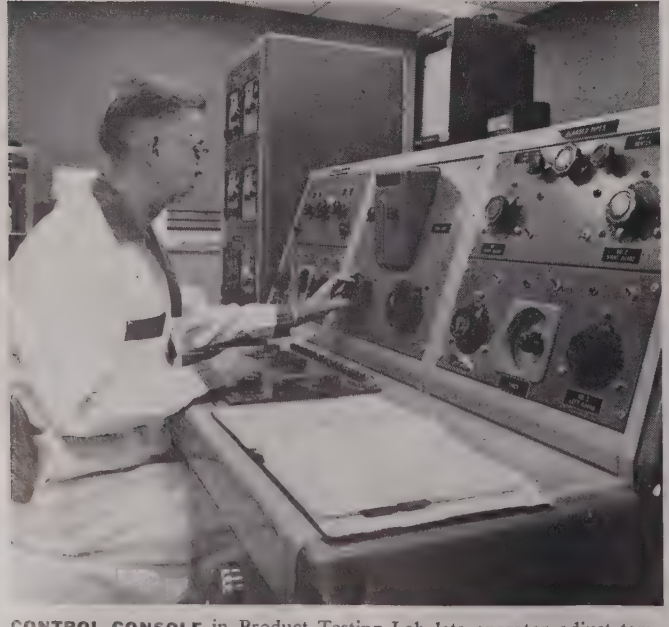


TECHNICAL CENTER of Owens-Corning Fiberglas is a complex of seven buildings on 154 acres of Ohio countryside.



ROTATING VANE breaks up sound waves (to assure a full spectrum of sound, from low to high pitch) in acoustical tests in main reverberation room of Sound Laboratory.

New research facilities—and space-age testing equipment like this—are giving a new push to housing technology



CONTROL CONSOLE in Product Testing Lab lets operator adjust temperatures, then measures and records thermal coefficients of insulation.

And, no matter what your role in housing, you have a stake in the research big materials producers are doing. For two reasons: 1) If you have an idea for a new or improved building product, they will often work with you to develop and test it. 2) Most housing professionals do not have the capital or facilities to develop new materials and building systems, so most development must be done by producers.

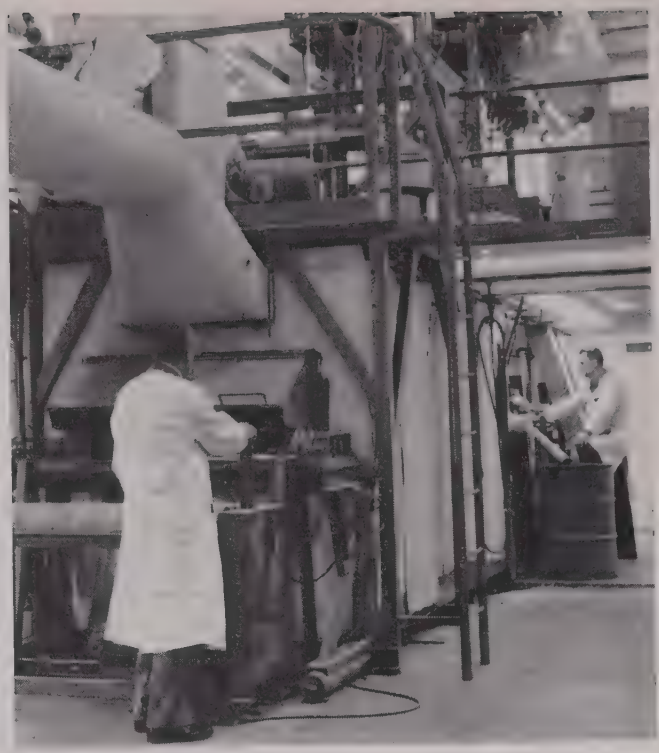
Last month HOUSE & HOME editors toured the research facilities shown on these pages—the new, $6 million Owens-Corning Fiberglas Technical Center in Granville, Ohio, where nearly 250 scientists and researchers are working to develop new housing products.

There are six laboratories at the technical center:

1. The top-secret Pioneering Laboratory works on the development of whole new building systems.
2. The Reinforced Plastics Lab develops new roofing and siding, lightweight plumbing fixtures and appliance parts.
3. The Sound Lab works to improve the acoustic properties of building products.
4. The Chemistry and Physics Lab perfects new materials, adhesives, resins, and surface treatments.
5. The Mechanical Lab works on producing tougher, stronger glass fibers for panels and spray-coatings.
6. The Product Testing Lab furnishes product data for researchers, housing designers, and engineers.



THERMOCOUPLES set into pipe insulation measure temperature variations—and thus the efficiency—of combinations of insulating products.



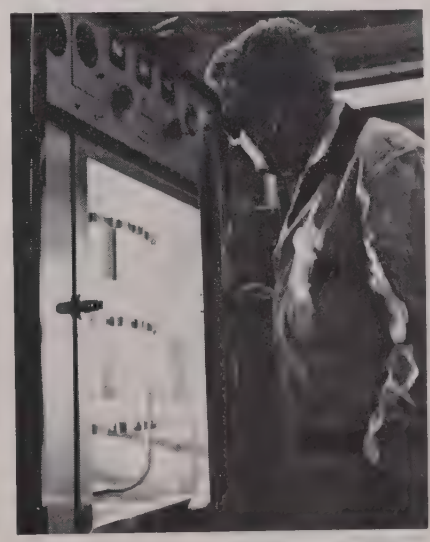
PILOT LINE in Mechanical Lab tests new processes for melting glass and forming fiber. Unit is a miniature of full-scale production line.



ELECTRON MICROSCOPE in Physics Lab checks surface and structure of glass fiber.



FURNACE in Mechanical Lab, used to develop new types of glass, reaches 2,600F.



CARBON ARC checks color-fastness of Fiberglas panels in accelerated weathering test.



STRESS-STRAIN GAUGE in Physics Lab tests new materials, records tensile strength, elongation, elasticity, and fatigue strength.



AUTOCLAVE in Mechanical Lab checks effect of extreme heat on high-temperature silica-and-lime insulation.

Technology continued on p 192

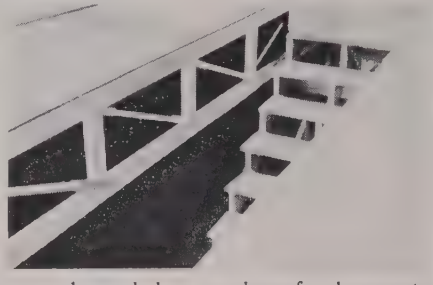
starts on p 190



FLOOR TRUSS has 2x4 chords and webs, 14-gauge Gang-Nail tension members.



TRUSSES CAN SUPPORT a second-story . . .



. . . or be used above a column-free basement.

New floor truss "makes a crawl space as cheap as a slab, and saves money in basement and two-story houses"

So reports Dana Glass of Ranch Construction Co, Dayton, who has built several test houses using the truss.

The new component, developed by Automatic Building Components Inc, Miami, can be built to span any reasonable width without intermediate support. Thus, in a basement house, the new trusses save the cost of piers, lally columns, floor beams and joists—and create a completely open basement space. In a two-story house, the truss permits the first-floor partitions to be nonbearing, and located anywhere.

Glass reports that it takes three men three hours to place the trusses (2′ oc) and lay a ½″ plywood subfloor for an "average-sized house."

In a two-story house, Glass adds, "we figure we save $100 in materials, and at least that much in labor costs."

According to the manufacturer, the new trusses will cost "about the same as a roof truss of equal span." Standard truss depths vary from 16″ (spanning 22′4″ under FHA MPS for a 40 psf floor load) to 32″ (spanning 33′4″). Standard codes allow spans 3′ to 6′ longer.

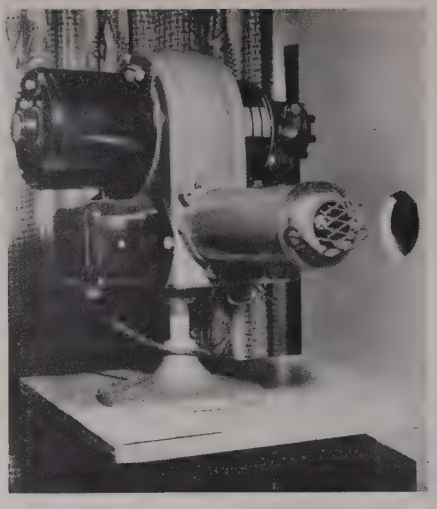
Foam filling in cavity wall cuts costs two ways:

1. It cuts the cost of heating and cooling. In a test of a 10″ brick cavity wall with poured urethane foam filling the 2½″ void, the average U factor was 0.059, compared with 0.348 for a comparable, uninsulated wall. And, because the foam seals the cavity, it gives the wall greatly increased resistance to moisture and air.

2. It adds considerably to the wall's strength. Wind-load tests show that filling a 10″ cavity wall with foam allows an increase in height from 12′ to 18′ without additional support.

Tests were made by Structural Clay Products Research Foundation, and DuPont.





Grid on oil burner cuts fuel bills an average of 20%

In tests made in 30 New York homes last winter, the grid attachment shown saved a minimum of 9%, and a maximum of 43%, in fuel bills. Further, according to Humble Oil & Refining Co, which will soon begin marketing the new "Magic Grid" along the east coast, the device also "reduces noise from flame pulsation, essentially eliminates smoke in the stack gases, and reduces stack temperatures from an average of 600F to 390F . . . in the 30 houses tested, efficiency rose from an average of 71% to 83%."

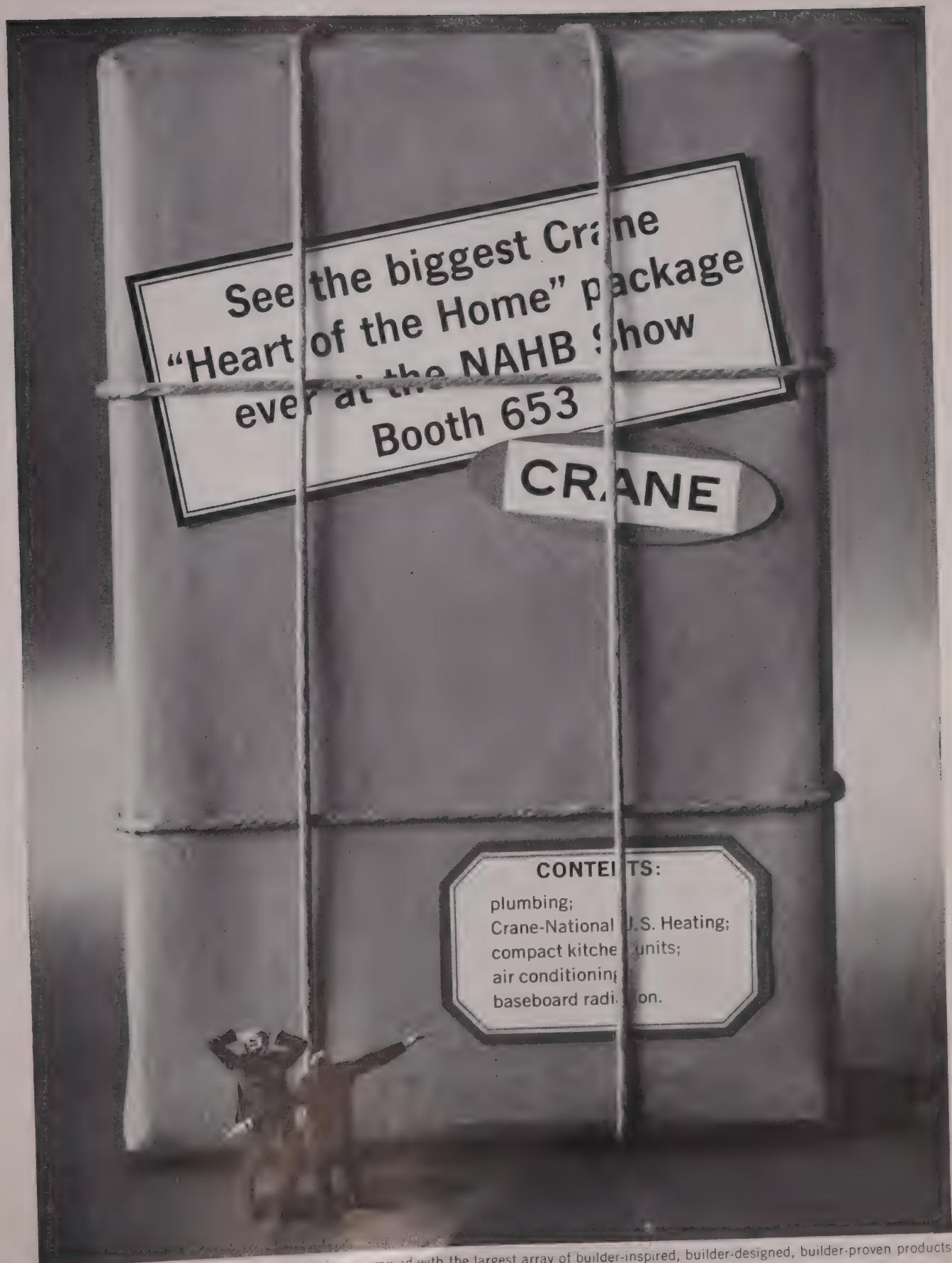
Grid was developed by Humble's affiliate, Esso Research & Engineering. According to Esso, studies showed that in most high-pressure burners, the flame is shaped like a thick-walled megaphone, with a "hole" in the middle where there is no combustion. Purpose of the grid is to break the fuel-air flow into swirls and currents traveling slowly enough for complete combustion.

The units, says Humble, can be installed on any high-pressure burner.

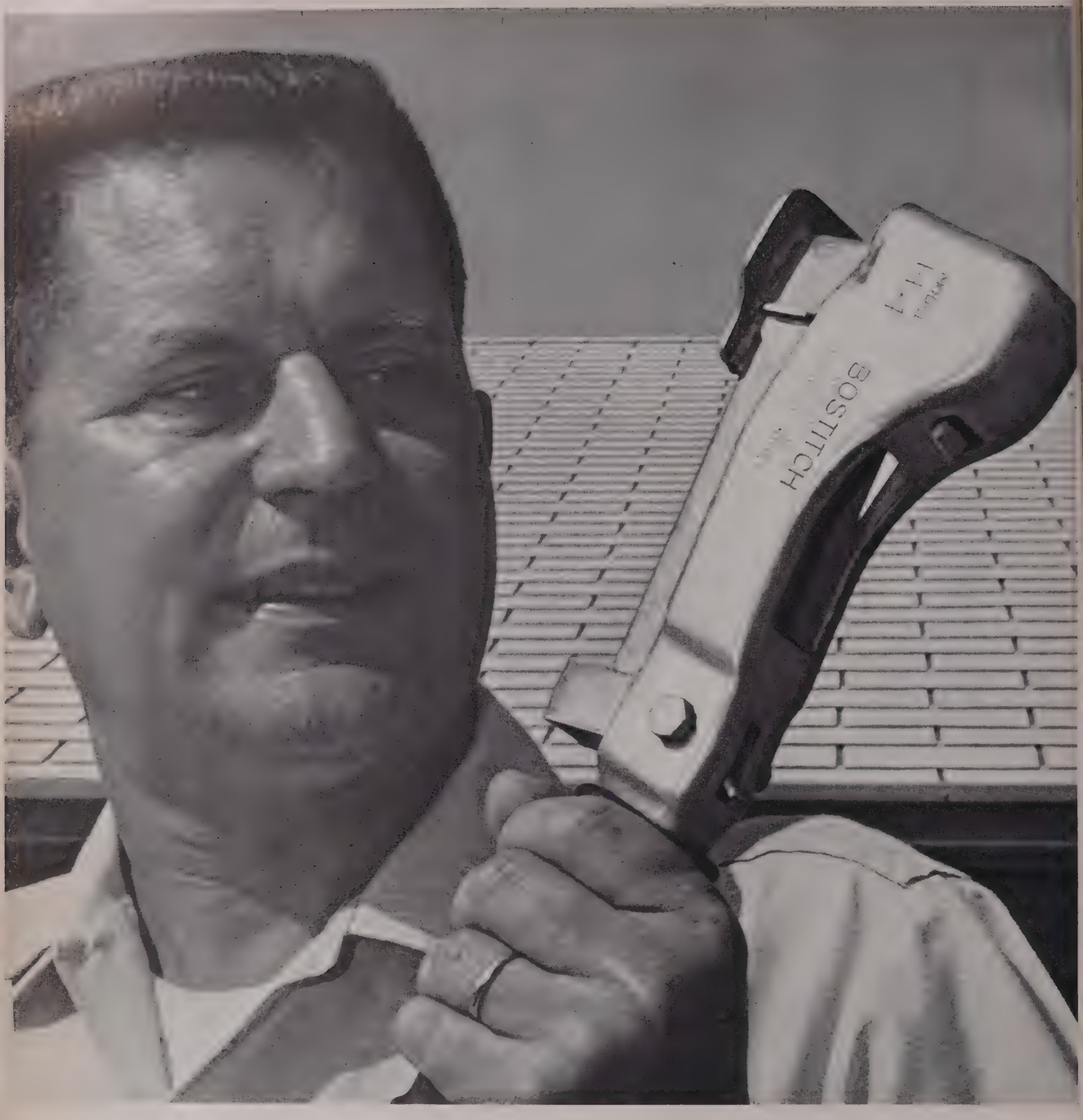
FHA accepts pressure gluing for structural components

Until now, the structural glue line in plywood box beams and stressed-skin panels have made these components unacceptable for FHA financed houses. Conditions for acceptance of such components have been set up by the FHA Architectural Standards Div, are available to regional offices on request.

In general, complete design information on the component—along with calculations showing compliance with DFPA design methods—is required. An alternate submission: drawings stamped by a licensed engineer, accompanied by a statement from the engineer showing compliance with DFPA requirements. Further, the maker "must demonstrate he is properly equipped to produce engineered components, and acceptable components must be produced under the quality-control program of an approved, independent agency." /END



It has to be the biggest exhibit because it's jam-crammed with the largest array of builder-inspired, builder-designed, builder-proven products in Crane history. Here are the results of a 2-year program to give you the broadest line of all in plumbing, heating, air conditioning . . . Crane quality at every price level for every builder need. See why Crane offers you the most—to help you build quality homes that will excite prospective buyers. Crane Co., Box 780, Johnstown, Pennsylvania. • **At the show: Booth 653—the big booth every builder should see this year!**



I saved $267.32 on this roof with BOSTITCH

A. M. Rudolph of Max Rudolph & Son, builders in Davenport, Iowa, has used Bostitch H4 Stapling Hammers for his roof shingling for more than four years. In addition to making important savings, he has also appreciated the holding power of staples over nails. "Last spring we were completing the roof on a new motel in Bettendorf, Iowa, when a severe windstorm struck. After the storm we examined the roof and found every shingle intact. Yet in this immediate area there were several houses that lost shingles which had been nailed . . . !"

For your own satisfaction—and your customers'—use Bostitch staplers on your jobs. They can mean an increase in your profits and give you an edge in competitive bidding. Shingles, foil-type and batt insulation, undercourse shakes, and many other materials are fastened quickly and easily. See the complete line at your building supply dealer.

Fasten it better and faster with

BOSTITCH®

STAPLERS AND STAPLES

Why are sales up for some builders today and down for others?

You will find the answers to that question (and several others) in this hit-the-road report by HOUSE & HOME's *Carl Norcross*

I am just back from a tour of 15 cities* where I spent two days to a week checking the local market.

My overall conclusion: In ten of the 15 cities, business is up over last year. Many builders are doing up to 20% more business. And even in markets that are down from 1960, some builders are selling well.

Here are some of the trends I spotted among builders who are selling well:

Builders are quicker to add value if it helps them sell houses

Some of this added value is in better design, some in the use of better products.

It is no longer true (if it ever was) that builders buy strictly on price. I met builder after builder who is buying more expensive products because they are attractive, because they reduce maintenance cost, and because they give the builder's salesman something to talk about.

One striking example is vinyl sheet flooring. Two years ago I used to see nothing but asphalt or vinyl-asbestos tiles in kitchens and baths. In the last six months, I've seen more sheet flooring than ever before—even though it costs more to buy and install. Another example is insulation—successful builders are using a lot more of it because they have learned that this is what buyers want.

There is a growing realization among builders that it pays to build a trouble-free house. One reason is that today's buyers are more conscious than ever of the things that can go wrong, so they are wide open to sales talk about low-cost maintenance. Another—and even more important—reason is that buyers of trouble-free houses are satisfied buyers who recommend the builder to their friends.

Builders who are selling well are adding value in every area of the house.

In entry halls, I saw more flooring of slate, stone, quarry tile, brick, or resilient materials including the most expensive pure vinyls. An impressive entry creates the "walk-in appeal" or "big look" that many builders are trying to achieve—something that gives people an emotional wallop as they enter a model house.

In kitchens, I saw larger eating areas, curved breakfast counters that look more inviting than a straight rectangle, better looking cabinets (higher-quality woods and attractive moldings) with adjustable shelves, more washable wallpaper, larger and more elaborate built-in ovens.

In bathrooms, I saw some major changes. For one thing, baths are larger. For another, their equipment is more eye catching and more convenient. Builders are more inclined to use large counters with plenty of undercounter storage, round washbasins, big mirrors, expensive lighting, better-quality hardware, ceramic tile, and glass or plastic shower enclosures instead of curtains.

In master bedrooms, I also saw big changes. In houses of $20,000 and over, the master bedroom is planned as a sitting room suite where parents can retire for privacy. Builders achieve the sitting-room effect by setting aside a dressing-room area, perhaps an L, that includes a walk-in closet and a built-in dressing table with a big mirror and good lighting. They accent the effect by furnishing the room with easy chairs and a chaise longue.

In living and family rooms, I saw more prefinished wood paneling, more fireplaces with raised hearths, better lighting fixtures, and more builtin bookcases with sliding doors to hide TV sets and record players.

Builders are quicker to use product displays to prove value

I've seen more good displays in the past few months than in a long time before. Probably the outstanding is

continued on p 196

*Akron; Bettendorf, Iowa; Detroit; Flint, Mich; Indianapolis; Las Vegas; Los Angeles; Omaha; Phoenix; Portland, Ore.; Sacramento; Salt Lake City; Seattle; Syracuse, N.Y.; Tucson.

More about the leaders

Something new and different sells well on Long Island.....p 198

How Builder Bob Schmitt saves $20 on a 4'-wide closet.....p 202

How Home Manufacturer Don Scholl halves in-place costs on mosaic tile..p 202

starts on p 195

Dick Price's cut-away house in Sacramento that helped him lift sales from one a week to seven a week (H&H, Nov). In Bettendorf, Iowa I saw a basement product display that was a basic factor in pursuading buyers to pay $200 extra for a prefinished siding. But just having a display is not enough. It has to be interesting. And some I saw were so dull no one looked at them.

Successful builders are backing good value with smart selling

It seems we say this every year, but it is truer now than ever. The better-mouse-trap theory (also known as the sit-and-wait school of selling) just isn't working now. The quality house is the best way to begin, but it is only a beginning. You also need merchandising, advertising, and salesmen who can sell. For example: In Los Angeles, good advertising by the Coleman-Parr Advertising Agency and good salesmanship by realtors is selling houses that had been sitting unwanted for a year or more in bankrupt subdivisions.

On my swing around the country, I found:

More builders are making market surveys before they decide where to buy land, what style houses to build, and what price range to build in.

More builders are arranging their models in culs de sac with space left for one or two future models. And some of these builders—Ellis "Red" Robinson of Salt Lake City, for example (H&H, Nov)—landscape the center of the cul de sac with sod, flowers, shrubs, and fountains instead of simply paving it.

More builders are face-lifting their models. Some builders perk up their models every six months. Others make radical changes in models that are not selling.

More builders are selling after dark. This way, they catch the after-work weekday trade. And, of course, they are paying a lot more attention to night lighting—inside and out.

More builders are doing something special to get prospects' names. The something special is usually a giveaway of anything from a $10 radio to a boat costing several hundred dollars or more. And once salesmen get the names, they are following up more thoroughly. By phone or letter, they urge prospects to return evenings for a leisurely talk.

Builders whose sales are up pay more attention to "little things"

As I look back on the 300 or more subdivisions I visited, I realize that builders who are selling well are never satisfied with their houses, their merchandising, or any other phase of their operation.

They are repeatedly asking themselves questions like these: How much would a dressing table cost for the master bedroom? Would a luminous ceiling in the bathroom be worth the cost? Should I make the basement steps wider? Are salesmen following up on every good prospect? Should I give away a more expensive prize to get prospects' names? Are the colors in the living room wrong? Do I need new signboards? Are all my directional signs still in place? Should the salesmen wear distinctive colored jackets? How can I stop pilferage in the models? In short, builders who are doing well are usually worriers. As one of them put it: "It isn't the big things that kill you, it's the little things."

More builders are teaming up with other housing professionals

The more competitive the area, the more likely the builder is to operate

It's time the leaders paid some attention to the laggards who are pulling the market down

An opinion *by Carl Norcross*

When you take a cold, critical look at the whole market in many of our cities, you realize that true professionals make up less the 10% of builders and in some cities less than 1%.

This is an unkind thing to say of builders, but it is not only my opinion—it is also the opinion of many presidents of local home builders' associations and of many HBA executive officers. They say: "Don't quote me on this, but the trouble with homebuilders here is that most of them are not business men and they're not merchandisers and they're not professionals."

Anyone who doubts the sad state of the 90% should spend a few days visiting them. They build houses that people don't want—the same tired old designs and floor plans they were building five or ten years ago. Their models are not landscaped or furnished. Many have dirty windows and were never cleaned properly when the workmen left. Gradually the weeds grow up, the houses grow more run down. They stand for three, six, nine, or twelve months. People who visit them go away convinced that today's house is not better than yesterday's—and probably not as good. Finally the builder cuts his price and someone thinks he's got a bargain.

If you think this is an unnecessarily gloomy picture, you should have ridden around with me to see the Parade of Homes in one city, I would call advanced from a design and merchandising point of view. You could count on one hand the builders who are doing a really outstanding job of merchandising and count on both hands the builders who would rate as "good" merchandisers.

Here are the comments from my notebook: "This was a scattered parade, with houses in each builder's own area. Few were furnished or landscaped. Few had grass. Houses needed that last 10% of cleaning up. Drawers and closets had left-over junk in them. There were few interior signs pointing out good features, or explaining optional extras, especially the cost of finishing lower-floor areas. Many houses had 'open' signs but were locked on Saturday, even though the parade had been well advertised and people were out looking. (Official opening day was Sunday.)

"Builders could have used spot furnishings—a few things to soften the bare interiors. There were far too many signs around the outside. I saw some houses that had six or eight different signs nailed to the front of the house, completely ruining any good design features. But there were too few directional signs, so houses were hard to find. One house had an electric meter right next to the front door. Many houses were in semi-isolated areas, were shown all alone, and had no glamour at all. Others were in sad groups of two or three. Many floor plans had mistakes so obvious a woman would notice them in the first minute, mistakes that can only mean the builder took a stock plan and never bothered to think how he could make it better."

To sum up, most of the builders could have done a far better job.



"Look how good landscaping improves a rear terrace"

Houses at Golden West in Los Angeles (where I took this picture) are selling well, and one important reason is the way they are landscaped.



"A community pool is a house salesman's dream"

Any prospect can see how he and his family would enjoy it. This pool is at Bloom & Botnick's Maplewood Park in Akron.

with a team of specialists. Builders in Sacramento and Los Angeles, for example, have learned the hard way that they cannot succeed as lone wolves. They have to get consulting help from specialists in other fields. The typical team in Los Angeles, where so many new ideas have come from, now includes two new members. It used to be the builder, designer, realtor and lender. Now it also includes a market analyst and an advertising agency. And an interesting point is that anyone on the team may be the man who convinces the group they should use a particular siding, flooring, bathtub, or other product. Even the market researcher jumps in with both feet to say things like "We've got to have round wash basins and single-lever faucets."

The lender, I might add, is more important than ever. As you study home building in cities of 100,000 to 500,000, you realize that a few key families, who made their money years ago, now have fingers in several pies. It is almost SOP for them to be land owners and bankers. Because of their land interests, someone in the family is a realtor and someone else a bank president or director. Probably at least one relative is an officer of a local S&L. In Akron, one family wears so many hats a visitor has difficulty sorting them out. And in Syracuse one lumber yard has 16 related organizations.

This leads me to say that in many cities the mortgage lender has close ties to the realtor, so from Sunday dinner conversation or talk at the golf club, the banker knows what is selling and why a new product or material is important. Maybe the banker was a realtor himself a few years ago. These interlocking groups of relatives or close friends are also the land developers and tend to sell land or lots to builders who think the way they do. It all adds up to more team operations.

Fewer and fewer successful builders build only houses

More and more builders are spreading out into all phases of building. I heard talk everywhere about retirement housing, which is certain to be a big new market. I also heard a lot of talk about townhouses—they attract almost every builder who now does apartments—but most of these builders say they can't get moving until local zoning is changed. And I talked with builders who are trying their hand at both low-rise and high-rise apartments, shopping centers, schools, churches, shell houses, ski lodges, swimming pools, and remodeling. In Seattle, a young builder named Donald MacDonald told me he had just finished 25 stores and a fire station.

The term "joint venture" is heard more often as builders join other builders, developers, realtors, and other investors in large-scale projects like the development of seaside and mountain resort areas.

The multi-level house is selling better than ever

And for a very good reason: Families are larger and need more space.

Tri-levels are selling well, but the big boom is in a type of house that goes by half a dozen names—high ranch, raised ranch, split-foyer, split-entry, mid-entry, and halfway house. Call it what you will, this house has two floors with a front entry halfway between them (see *p 198*).

Speaking of house types, I was struck by the growing variety in builders' model-house groups. Where I used to see a group made up only of ranches or split levels, I now see groups of ranches, splits, raised ranches, and conventional two-stories. And this is true even when the price spread is no more than $4,000 or $5,000.

There is a lot of talk about the lower-priced house

This is a continuation of a trend reported last January by HOUSE & HOME. Builders are moving both up and down in their price classes in an effort to find any possible pocket of buyers. When they can locate land priced low enough, they are building FHA 203i houses at $8,250. For the first time in several years, I saw some new two-bedroom, one-bath houses outside of Florida or Arizona. A number of builders in the $18,000-to-$25,000 range are also offering low-price houses. And in their low-price models they are using many of the same materials used in their higher-priced houses.

It is also significant that when a builder offers a range of prices, he sells few or no houses at his bottom price. A low-price leader brings out the prospects. But if people can qualify for the lowest-price models, chances are they can also qualify for a slightly more expensive one. And they generally buy just as much house as the lender or FHA will let them have. In Salt Lake City Alan Brockbank told me: "Thousands of people went through my $13,500 house, but I haven't sold one. The best seller here is at $17,500." Other builders —in many different price brackets— told me the same thing.



"To catch a fisherman, show him waterfront property"

Builder Ronald Smith of Flint, Mich. created waterfront sites by turning low land next to a lake into lagoons with private boat moorings.



"You can use your garage walls to sell houses"

This wall-mounted display at Stardust Homes near Los Angeles is aimed at do-it-yourselfers, shows how garage can double as workshop.

Leaders continued on p 198

starts on p 195



FRONT ELEVATION is lengthened by 4′ ratter extensions, stone wall screening sunken garden, and garage and trellised play-area roof, left.

This Long Island house is selling fast at $22,900

Builder Richard Osias reports 31 sales, plus 21 binders, in the first three weeks after his October 1 opening.

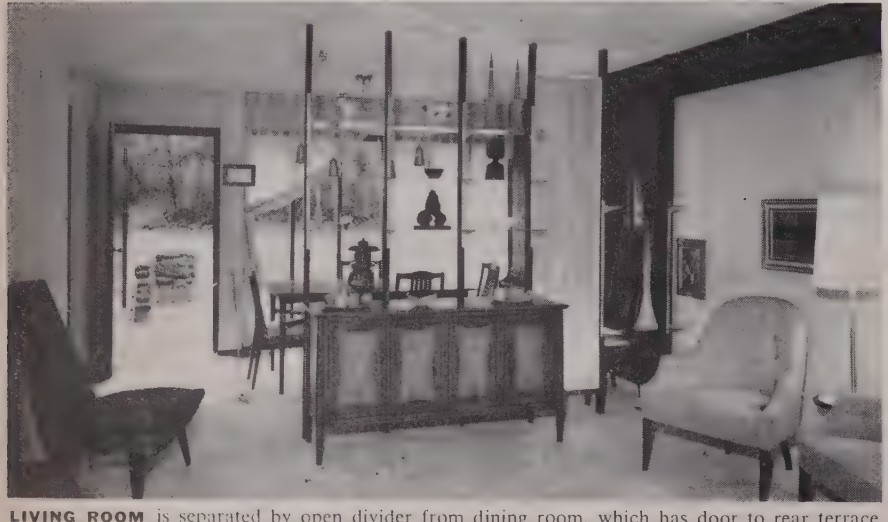
Osias says the new model has a two-to-one sales edge over the second-best seller at his North Point subdivision, where four other models (a ranch, raised ranch, split-level, and two-story) sell for $16,990 to $18,990.

Why is the house a sales leader? Osias cites two important reasons:

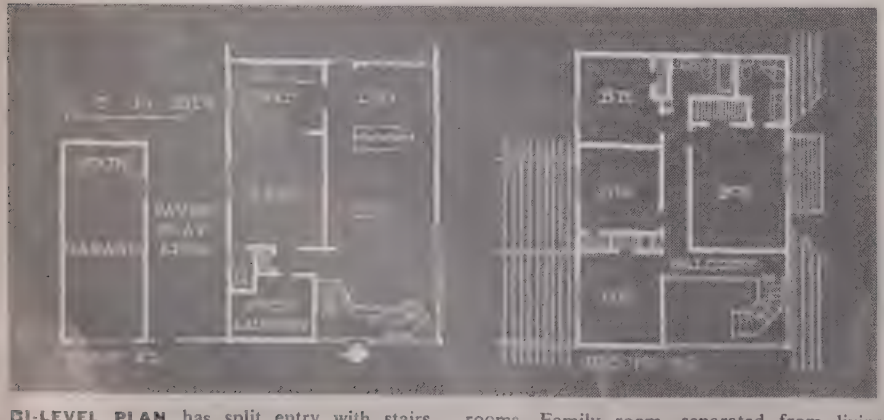
1. It offers a lot of living space for the money—1,915 sq ft at $11.38 a sq ft. Price includes carpeting and a 15,000 sq ft. lot.

2. It is a sharp departure from conformity in a market where builders tend to copy each other (H&H, June). Its design is different. Its plan (below) is different. And its construction system—modified balloon framing with 4x6 posts and lally columns supporting second-floor beams (details, below)—is different. Says Osias: "I felt Long Island was tired of the same old designs. I told my architect, Allen Roth, I wanted a completely different house, but one practical to build. Roth and Mike Nocket [construction vice president] developed the construction system, then taught it to our subs."

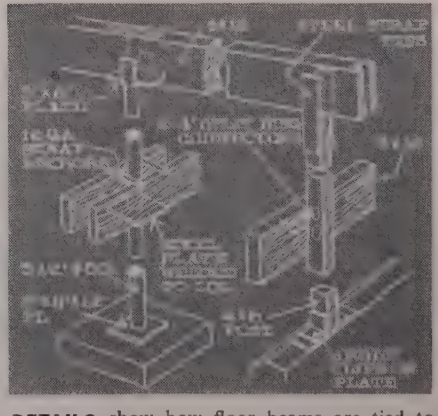
Heavily advertised and publicized in New York and Long Island papers, Osias' "completely different" house drew 10,000 visitors on opening Sunday and another 10,000 two weeks later.



LIVING ROOM is separated by open divider from dining room, which has door to rear terrace.



BI-LEVEL PLAN has split entry with stairs leading down to living area and up to bedrooms. Family room, separated from living room, opens to protected outdoor play area.



DETAILS show how floor beams are tied to outside 4x6 posts and inside lally columns.

Leaders continued on p 202



**ALL OVER AMERICA,
FEDDERS FLEX-HERMETIC
WHOLE-HOUSE AIR CONDITIONING
IS RAPIDLY BECOMING
THE PRIME FEATURE
FOR SELLING HOMES
IN ANY PRICE RANGE**

MORE AND MORE BUYERS ARE INSISTING ON YEAR 'ROUND CLIMATE CONTROL IN THEIR NEW HOMES

NOTHING CAN SELL A $350 INVESTMENT IN CENTRAL



YOUR HOUSE BETTER THAN THE REVOLUTIONARY FLEX-HERMETIC AIR CONDITIONER BY FEDDERS!

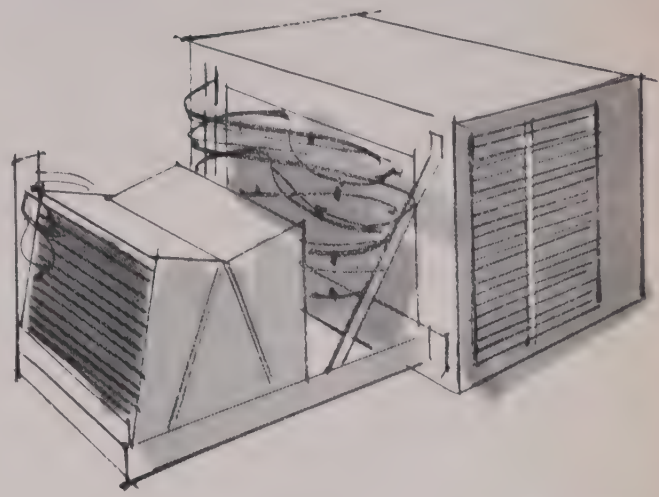
Homebuilders all over America are now capitalizing on the big public demand for central air conditioning to sell homes in even the lowest price range:

In most parts of the country, an 1100 sq. ft. home can enjoy Fedders FlexHermetic Central Air Conditioning completely installed for only $350 over the cost of forced air heating alone. FlexHermetic system up to 5½ tons offer comparable economies for homes in any price range from $11,000 to $50,000.

A modest FlexHermetic investment confers sharp competitive advantages that spell sales success even in soft markets when promotional efforts are focused on central air conditioning. Veteran home merchandisers, who have discovered that nothing else packs as big a sales punch today, feature the FlexHermetic in their advertising...their brochures...their site signs, to draw prospects and close sales.

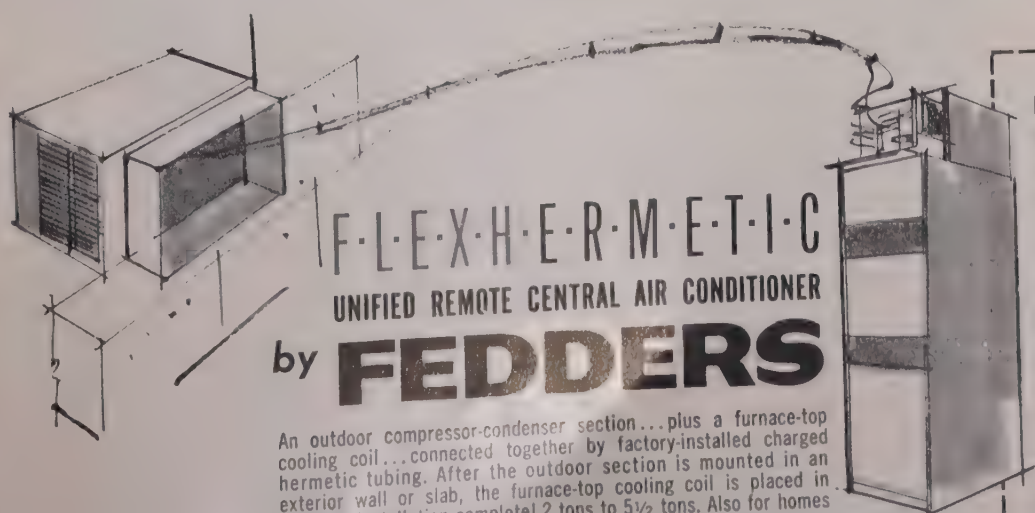
Only Fedders can bring the selling power of central air conditioning to every home because of its revolutionary FlexHermetic design. It slashes equipment cost to a fraction of what it was only months ago...slashes installation costs even more spectacularly...and delivers the world's best central air conditioning.

FlexHermetic air conditioners are delivered to the site all ready for installation in minutes rather than days. There is no on-the-site hermetic processing at all—no tubing to buy, bend, braze ...no sealing...no purging...no refrigerant charging. Fedders takes the work and the guesswork out of central air conditioning by performing these costly and critical jobs under rigid factory controls and test procedures. Unlike the warranty on other remote air conditioners, the FlexHermetic 5-year warranty covers the entire hermetic system rather than separate components alone.



Matching multi-speed FlexAire Furnaces add to Fedders sales power by providing year 'round comfort that's completely automatic, without the trouble or expense of seasonal furnace changeovers.

If you haven't investigated the selling power of central air conditioning recently, it's time you took another look—at the Fedders FlexHermetic. To put "sizzle" back into your selling, fill out and mail the coupon today for the name of your Fedders distributor and Fedders' "Merchandising Guide for Homebuilders."



F·L·E·X·H·E·R·M·E·T·I·C

UNIFIED REMOTE CENTRAL AIR CONDITIONER

by FEDDERS

An outdoor compressor-condenser section...plus a furnace-top cooling coil...connected together by factory-installed charged hermetic tubing. After the outdoor section is mounted in an exterior wall or slab, the furnace-top cooling coil is placed in position. Installation complete! 2 tons to 5½ tons. Also for homes with ductless heating systems.

Fedders Corp., Dept. HH-112
Maspeth 78, N. Y.

Please send me "Merchandising Guide for Homebuilders" and full details, specifications on FlexHermetic Unified Remote Central Air Conditioners ☐; FlexAire Multi-Speed Furnaces ☐; Have a representative call ☐.

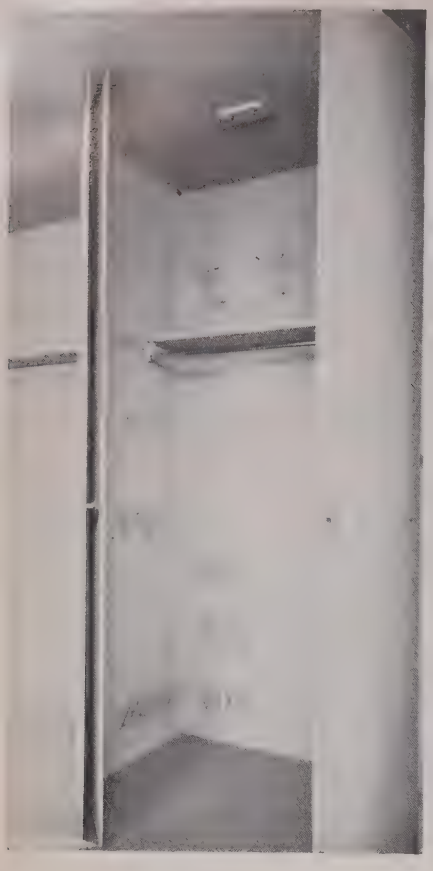
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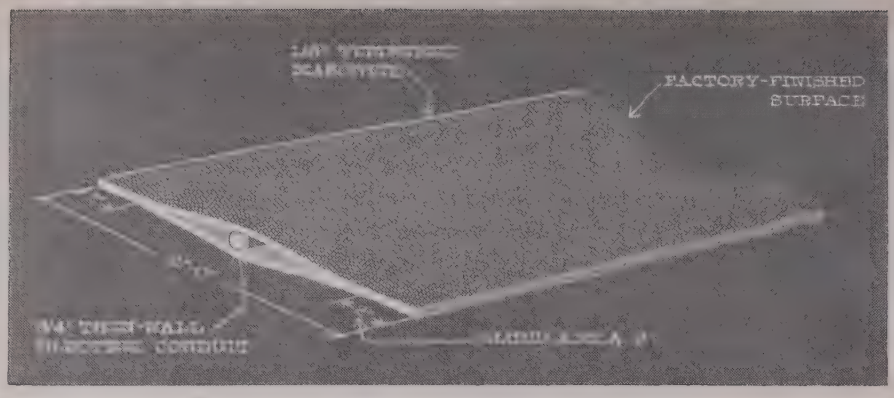
ADDRESS _____

_____

CITY _____ STATE _____

SEE THE FLEXHERMETIC AT BOOTH #1628, NAHB CONVENTION, DEC. 3-7.





These two ideas save $20 on a 4'-wide closet

Both ideas are from Builder Bob Schmitt of Berea, Ohio. One (left) is a pegboard closet interior. The other (drawing, above) is a bowed door made of two sheets of ⅛" tempered Masonite.

Schmitt says the pegboard saves $10 on each 4' closet. He pays 8¢/sq ft for pegboard compared with 6¢ for drywall, but points out that the installed cost of drywall is higher because of taping and spackling. And, he adds, pegboard appeals to buyers because it can be used for hanging fittings.

Schmitt saves another $10 on the doors, which have an in-place cost of $15 for a 4' opening. Here is how they are made: Two 2'x8' Masonite sheets (with a photo-reproduced wood-grain finish) are joined back-to-back with a 2" strip of glue down each of the long sides. The sheets are then spread apart, and a piece of ¾" thin-walled electrical conduit is put inside to bow out the sheets and make the door rigid. The floor-to-ceiling doors are flush-mounted need no header, and they are light enough to be held shut by magnetic catches.

Self-service shopping pays off for realtor

Chicago Realtors Rubens & Goldsher are cutting their costs as rental agents for new apartment buildings by installing direct phone lines from apartment lobbies to their office.

Says Partner Alan I. Rubens: "The obvious saving in salesmen's expenses is not the only advantage. Prospects feel they are selling themselves and not being high-pressured as they might if an agent met them on the premises." Rubens says this system works for buildings with up to 25 or 40 units. Larger buildings require an agent present to handle the heavier traffic.

Here's more reaction to Louisville's townhouses

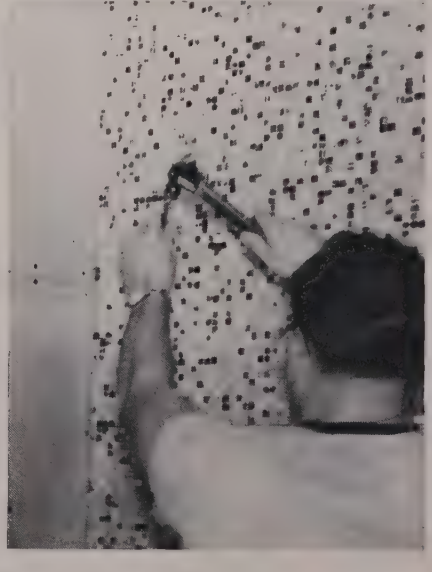
Some of the housing professionals who flocked to Louisville to see for themselves what HOUSE & HOME reported (Mar) about Bollinger-Martin's new townhouses are now moving into the townhouse market themselves.

Examples: 1) Indianapolis Builder Tom Perine says he has retained Bollinger-Martin's architects (Edward Augustus and John Doumas) to design townhouses for him; 2) St Louis Builder Ed Fischer (Fischer & Frichtel) says his firm bought the Bollinger-Martin plans; 3) US Steel Homes, largely influenced by the Bollinger-Martin example, has decided to manufacture townhouses

New survey shows an increase in trade-in selling

Thirty-nine percent of builders and realtors covered in the survey by E. L. Bruce & Co, Memphis, report having trade-in plans (19% have inter-city trade-in arrangements). Of the traders, 86% expect homebuilders to do more trading, while only 5% expect a decrease. The 29-city survey was made by Bruce's Terminix termite control division.





Using mosaic tile? You can cut your costs in half

That is what Don Scholz, Toledo home manufacturer, has done by using the installation method pictured above around bathtubs and showers.

As the photos show, mosaic tile in 12" square sections applied to a mesh-net backing, are glued to marine plywood, which has been cut to wall size. The panel is then nailed in place; nails are driven between tile joints, then covered with grout. In-place cost of the tile in a two-bath house is $93.85 compared with $223.85 for tile installed by conventional field methods. Scholz says his method makes sense for any builder with shop facilities. /END



Give each house
a look of its own

Texture reproduced actual size

NEW GOLD BOND PLASTICRYLIC RIPPLETONE PANELS

. . . Now in 6 attractive colors and an attractive pebble texture

MIX THEM UP, houses can still have the same basic floor plan but look excitingly different. Change colors from house to house. Change from siding to panels.

COMBINE GOLD BOND Classic Siding and batten areas of Flat Sheets, in matching or contrasting colors for even greater variety. These Gold Bond products are easy to work with, and come in large sizes to speed erection and lower your costs.

SELL "NO MAINTENANCE." That's something the home buyer is vitally interested in. And that's what you give him with Gold Bond Asbestos-Cement Products. They're fireproof, rotproof, verminproof, weatherproof. And the color is permanently protected by exclusive Plasticrylic® finish.

Ask your Gold Bond® Representative about these products. Or write to Department HH-121 for technical information.

Gold Bond
BUILDING PRODUCTS

NATIONAL GYPSUM COMPANY
Buffalo 13, New York



Glide-O-Matic hood is designed for use with wall-hung ranges. Ventless charcoal-filtered hood rolls full out for burners, part-way for oven; retracts when not in use. Models for 30″ and 40″ ranges come in white, stainless steel, silvertone, and decorator colors.

Major Industries, Chicago.

For details, check No. B10 on coupon, p 246



Extra-quiet blower marks Trade-Wind's new Space Saver hoods. The motor compartment has been enlarged, the blower rests on a new mounting, and more damping material has been used. Hoods come in plain and hammered copper and stainless steel.

Robbins & Myers, Pico Rivera, Calif.

For details, check No. B11 on coupon, p 246



Top-line built-in oven from Admiral has two oven controls, two signal lights, deluxe clock, timer signal, oven light, and "peek" switch. Removable doors come in metallic and colored finishes. Imperial comes in gas or electric models with matching surface units.

Admiral Corp, Chicago.

For details, check No. B12 on coupon, p 246

Caradco Signet cabinets are now being offered with Durel plastic fronts. Durel is a high-pressure thermosetting board, dense, tough, durable. Bodies are semi-assembled, go together without face nailing. Parts are carton-packed, interchangeable.

Caradco Inc, Dubuque, Iowa.

For details, check No. B13 on coupon, p 246

Revco refrigerator for 1962 features no-frost and air-stream cold control in both refrigerator and freezer plus automatic ice making. The new system is claimed to respond to the slightest temperature change. Unit can be fully leveled and adjusted from front.

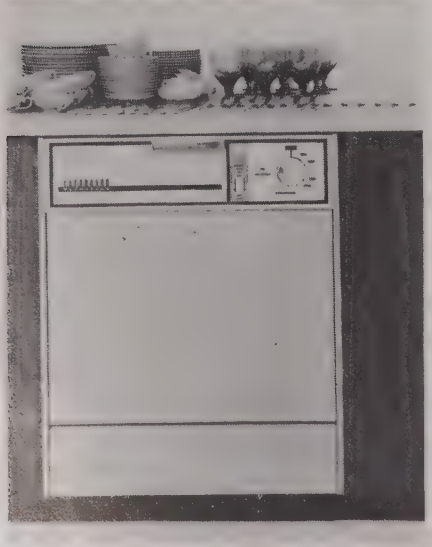
Revco Inc, Deerfield, Mich.

For details, check No. B14 on coupon, p 246

New dishwasher tops Chambers line. It gives two separate wash cycles, four separate rinse cycles, and a sanitizing dry cycle with single pushbutton control. Front panels on all models can be decorated quickly with any material ⅛″ thick or less.

Chambers Corp, Arlington Hgts, Ill.

For details, check No. B15 on coupon, p 246



New dishwasher is all stainless-steel lined, insulated and sound-deadened. Four-level spray washes top and bottom of both racks. Unit is NEMA-rated at 14 place settings, offers three cycles: normal, quick, and plate warming. Price is competitive.

Thermador, Los Angeles.

For details, check No. B16 on coupon, p 246



Undercounter oven slides into a 24″ wide space, requires no base panel or cabinet, nor any countertop cutting or fitting. The 18″ oven comes with or without automatic controls and window. A 24″ surface unit matches oven but other units can be used.

Stiglitz Corp, Louisville.

For details, check No. B17 on coupon, p 246



110-v built-in fits jobs where 220-v wiring is unavailable. Unit has three surface burners, oven and broiler. It measures only 19″ x 23″ x 20¾″ overall and weighs only 70 lb. It slips into cabinet cutout and rests on stainless steel trim that hides opening.

Pan Pacific Mfg Corp, Los Angeles.

For details, check No. B18 on coupon, p 246



New cabinet line has lustrous finish that brings out the natural wood grain. Kitchen Maid uses a blend of synthetic resins to get five wood stains—sandrift, walnut, fruit-wood, birch, and cherry—that resist mars, scratches, stains, water marks.

Kitchen Maid Corp, Andrews, Ind.

For details, check No. B19 on coupon, p 246



Gas built-ins offers more variety than ever

Hardwick Stove is showing a wide variety of ranges. Two ovens can be used singly or in pairs: the MicroRay oven is used for broiling, rotisserie, and barbecue; conventional oven for baking. Surface units come in two- and four-burner arrangements: a four-burner drop-in with top controls, a four-burner cluster and a two-burner divided unit with front controls. Hardwick also now makes a line of hoods for use over its counter top units.

Hardwick Stove, Cleveland, Tenn.

For details, check No. B20 on coupon, p 246

One-piece surface unit without seams or crevices makes Welbilt's new range top easy to clean. Heating elements plug into four wells pressed in top. Heating controls are infinite switches and signal lights show when burner is operating. List price: $104.95

Welbilt Corp, Maspeth, N. Y.

For details, check No. B21 on coupon, p 246

Sliding tray base from Long-Bell makes for handy pot and pan storage. Base units have three drawers with two deep units strong enough to support heavy roasters or loads of canned goods. All three slide on steel and nylon glides. Units come 18″ and 24″ wide in birch.

Long-Bell, Longview, Wash.

For details, check No. B22 on coupon, p 246

Compact slide-in range gets four burners and an oven in a unit only 22″ wide. Gas model has 15,000 Btu oven, two 9,000 and two 12,000 top burners. Electrics have 1,800-w oven, 3,000-w broiler, three 1,500-w and one 2,100-w top burners.

Preway Inc, Wisconsin Rapids.

For details, check No. B23 on coupon, p 246



Two-door refrigerator comes in three versions; with no-frost freezer, with automatic icemaker, and with no-frost refrigerator only. Unit has near-14 cu ft capacity, including 105-lb freezer, in a compact 31″ x 65″. Features: sliding shelves, twin porcelain crispers.

Kelvinator, Detroit.

For details, check No. B24 on coupon, p 246



New built-in ovens from Modern Maid promise new automated gas or electric cooking. "Cook'n Hold" feature lets the housewife cook when she wishes, keep food at 170F until wanted. Moisture control keeps food in fresh-cooked state. Oven has built-in exhaust.

Tennessee Stove, Chattanooga.

For details, check No. B25 on coupon, p 246

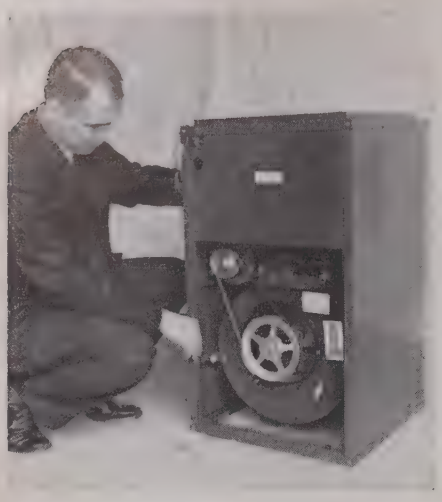


Compact kitchen includes built-in refrigerator mounted at counter height. Kitchens range from 79″ up in 3″ increments, in L, U, or corridor shape. Refrigerators come 8.1, 10.2, or 12.3 cu ft. Solid wood construction is echoed in refrigerator front.

Major Line Prods, Hoquiam, Wash.

For details, check No. B26 on coupon, p 246

New products continued on p 206



Electric furnace in two sizes can put out 34,000 to 119,000 Btuh. Sequence control starts elements or shuts them off as thermostat orders. Units with 1″ of glass wool insulation can be mounted vertically, horizontally, or upside down. System can be integrated with cooling, air cleaning, or humidifying.

Westinghouse, Pittsburgh

For details, check No. B27 on coupon, p 246



Packaged gas boiler comes with circulator and tankless water heater, needs only power and pipe connections. Features: insulated casing, stainless-steel baffled tubes, single-port upshot burner. Casing top is split to allow tube cleaning. A.G.A.-rated boilers have inputs of 120,000, 145,000, 170,000 Btuh.

Thatcher Furnace, Garwood, N.J.

For details, check No. B28 on coupon, p 246



New gas wall heater can be used with natural or Lp gases for many remodeling or supplementary heating jobs. Sealed combustion chamber is ceramic coated. There are no moving parts. Combustion air enters and fumes are vented through a single stub flue. Unit is styled to fit in any decor.

Stewart Warner, Lebanon, Ind.

For details, check No. B29 on coupon, p 246

Two big room units top Kelvinator's air-conditioner line. They deliver 22,000 and 27,000 Btuh. They are 27″ wide, 36″ deep, 22⅜″ high. Both have two-speed fans, foam filters, automatic thermostatic and ventilation control.

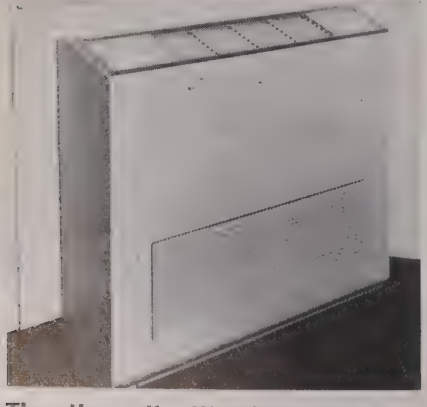
Kelvinator, Detroit

For details, check No. B30 on coupon, p 246

Gas-fired boilers are semi-assembled or fully packaged for quick installation. Semi-assembled units have cast-iron sections assembled, go together in two man-hours. Packaged units come with or without tankless heaters and circulators.

Mueller Climatrol, Milwaukee.

For details, check No. B31 on coupon, p 246



Thru-the-wall Weathermaker for apartment, motel, or other multi-room buildings combines local cooling and heating. It can be installed as a complete air conditioner or as a heating unit—with steam, hot-water, or electric resistance elements—for add-on cooling.

Carrier Corp, Syracuse.

For details, check No. B32 on coupon, p 246

Winter air conditioners, planned for add-on cooling, cover the 100,000 to 200,000 Btuh input range. Extra-capacity belt-drive blowers give even air circulation. Heat exchanger is die-formed of 16-gauge steel. Units are completely assembled, all elements are enclosed in the cabinet.

C.A. Olsen Mfg Co, Elyria, Ohio

For details, check No. B33 on coupon, p 246

Radiant ceiling heater has fully enclosed element. Pendant model 1104 is rated at 700-w, 115-v, 2390 Btuh. Reflector and grille are polished aluminum, body is white enamel. Heater mounts on any ceiling junction box.

Robbins & Myers, Pico Rivera, Calif.

For details, check No. B34 on coupon, p 246

Apartment boiler for steam or hot-water heat comes in 29 sizes with inputs of 720,000 to 5,760,000 Btuh. Cast-iron sections are small enough to pass through ordinary door. Ribbon burner is stainless steel. All sections are tested for 50 psi. Boilers meet A.G.A., IBR, and ASME standards.

Burnham Corp, Irvington, N.Y.

For details, check No. B35 on coupon, p 246

Surface-mounted heater for bathrooms extends only 5½″ below ceiling. Unit draws 1000-w, puts out 3412 Btuh. Reflector and ceiling plate are anodized aluminum. $18.75. Also new: a rectangular ceiling unit with two infra-red lamps that yield 1706 Btuh. It fits flush between ceiling joists. $17.95.

Nutone, Cincinnati.

For details, check No. B36 on coupon, p 246

Electric furnaces from Coleman come in 15-, 20-, and 25-kw sizes with capacities of 42,000 to 93,300 Btuh. Sequencer cuts in elements 5-kw at a time. Units can be installed in any position. Blowers will handle cooling.

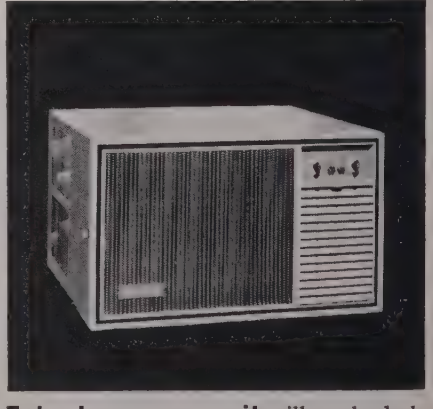
Coleman Co, Wichita

For details, check No. B37 on coupon, p 246

Space-saver furnaces in 50,000 to 150,000 Btuh capacities come in upflow and downflow types. Alloy steel exchanger has extended heating surface, ribbon type gas burner. Single-speed or multi-speed motors are available.

American Furnace Co, St Louis

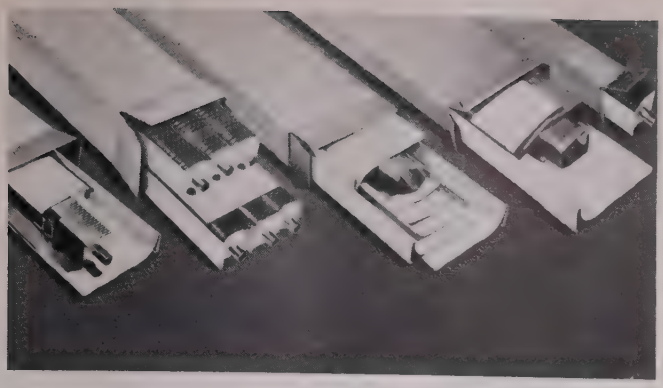
For details, check No. B38 on coupon, p 246



Extra large room unit will cool whole houses up to 1,500 sq ft in size. Texan series are 2½-hp models with 22,000 Btuh cooling capacities but are only 16⅝″x27 15/16″x34″. Models have two-speed fans, air silencing chambers, germ-killing filter.

Gibson Refrigerator, Greenville, Mich.

For details, check No. B39 on coupon, p 246

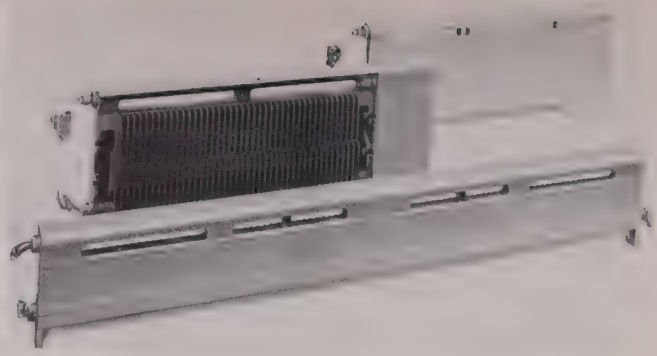


New packaging cuts installation time

And it's a big cost saver on hydronic jobs. American Standard packs its baseboard in three ways: left, a completely assembled unit; center, separate elements and separate enclosures; right one element and one enclosure to a box. Variety of packaging aids stocking, ordering, handling, and installation of baseboard heating systems.

American Standard, New York City.

For details, check No. B40 on coupon, p 246



Here's an electric hot-water system

These baseboards are connected to each other by a ¼" copper fill pipe and to thermostats and control panel by low-voltage wiring. Each cast-iron baseboard (2′ to 20′ long) has its own resistance element. Claimed advantages include room-by-room resistance element. Advantages claimed: room-by-room control within ¼°, balanced heat, quick installation, low costs.

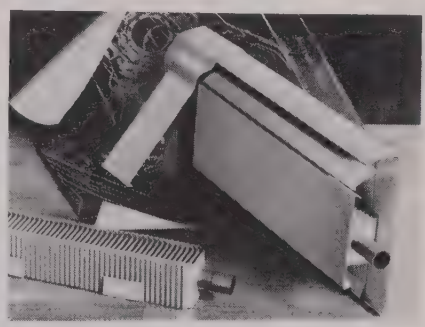
Aqua-Lectric Inc, Minneapolis.

For details, check No. B41 on coupon, p 246

Electric baseboard that meets new NEMA standard has full length safety device. When air flow is restricted, device limits heater to safe operating temperature. When block is removed, control passes back to thermostat. Units with LC device range from 3′ (750 w) to 8′ (2,000 w).

Markel Electric Products, Buffalo

For details, check No. B42 on coupon, p 246



New fin design permits up to 29% more heating surface. Each fin is louvered to touch the adjoining fin so heat transfers quickly and evenly to the front panel, increases air circulation, prevents dust clogging. New clips cradle tube, cut expansion noise.

Slant/Fin Radiator Corp, Richmond Hill, N.Y.

For details, check No. B44 on coupon, p 246

Baseboard convector offers quick and easy installation with snap connectors. Fin tube is set in free-moving hanger to cut expansion noises. Unit has no dust collecting grille; continuous outlet is damper controlled. One-piece back with reverse curve at floor line is gasket sealed to the wall. Capacities from 2,500 to 60,000 Btuh per loop.

For details, check No. B45 on coupon, p 246

Baseboard zone control is small enough to fit inside baseboard cover. Valve fits either supply or return pipe, controls flow of water on demand from room thermostat. With Zone-A-Trol, you can zone any multiple-loop hydronic system without added piping.

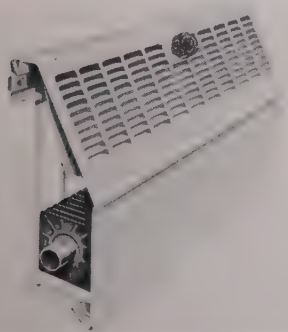
Viking Instrument, East Haddam, Conn.

For details, check No. B43 on coupon, p 246

Baseboard diffuser only 18" wide is designed for use where wall space is limited. The new unit gives 30 sq in of net free area, over 10′ vertical throw, and 6′ spread. It handles a 6" pipe connected to a 2¼"x14" boot. The unit sells for $4.65 with an epoxy metallic finish.

Lima Register Co, Lima, Ohio.

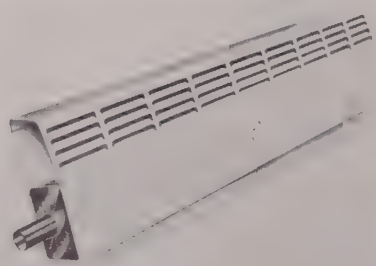
For details, check No. B46 on coupon, p 246



New Modine baseboard hangs its enclosure from a V-strip on the upper channel, then snaps it into an interlock on the adjacent panel. It is then locked in place with a cam on the brace assembly. Tubes come with 32 to 50 fins per foot in 2′ to 8′ lengths and 12½" to 24" heights.

Modine Mfg Co, Racine, Wis.

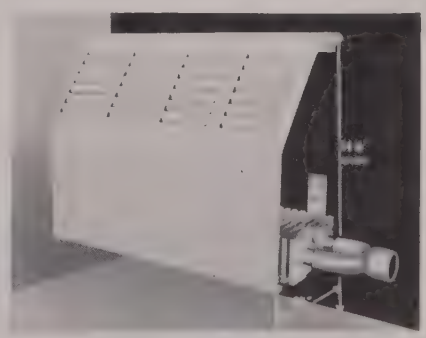
For details, check No. B47 on coupon, p 246



Dunham-Bush baseboard for residential and commercial steam or hot water installations is assembled by snapping the components together. No nuts, bolts, or screws are used. Easy assembly keeps the installation cost low. Slim units are also claimed to be easy to clean.

Dunham-Bush, West Hartford, Conn.

For details, check No. B48 on coupon, p 246



Twin-tube baseboard makes possible a compact high-output element. 1,320 Btu/ft and 1,000 Btu/ft for 200F and 180F water are obtained with a 4-gpm flow. Cover is 14½" off the floor, 5½" from wall. U-fitting for manifolding the parallel tubes is also available.

Edwards Engineering, Pompton Plains, N.J.

For details, check No. B49 on coupon, p 246

New products continued on p 210



"...and over there's where we get the water."

"*Clear over there? But, gee, Bill, that's a long way. What if something goes wrong? A leak or something . . .*

"Howard!"

"*Oh, yeah, I forgot. You told me. We're using this stuff here. Cast iron pipe.*"

"You remember why?"

"*On account of, with cast iron pipe, the builder doesn't have to worry. It lasts for, uh—it lasts over a hundred years.*"

"Not bad. You know, Howard, I'll make a builder out of you yet."

"*Not me.*"

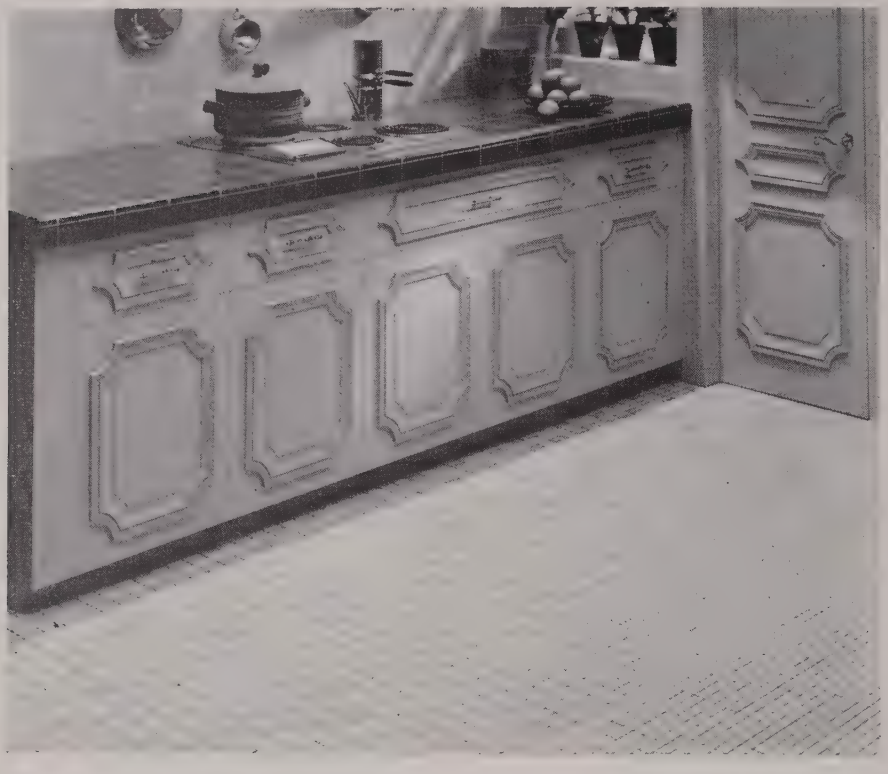
"How come?"

"*All that stuff you gotta learn. I'd rather beat Babe Ruth's record, or be president, or something.*"



FLOORING

Ceramic tile, resilient tile, and wood flooring come in new patterns, new colors, that will give you a better floor at a low price, a more beautiful floor at any price



New ceramic tiles are designed for the builder market

Colors are chosen to coordinate with those used by leading appliance and plumbing fixture manufacturers. Precedent Collection includes 54 new pastel, accent, flecked, and bright colors, offered in 53 different patterns—stripes, randoms, free-forms—to suit almost any wall, floor, or countertop need. Collection also includes a modular textured floor tile.

American Olean, Lansdale, Pa.

For details, check No. B51 on coupon, p 246

Kentile's Terrazzo Pastels are a new line of seven vinyl-asbestos tiles available in either ⅛″ or .080 thicknesses. Entire line is in subtle and currently popular pastel shades.

Kentile, Brooklyn, N.Y.

Matico's Astralon vinyl-asbestos features dramatic background colors with a spatter of gold, silver, and copper alone or combined with pink, aqua, or emerald. Six colors of this new standard gauge tile are available.

Ruberoid Co, New York City.

For details, check No. B52 on coupon, p 246

Bolta-Floor's Breeze is a 1/16″ thick economy tile of homogeneous vinyl. It comes in 12 softly marbleized colors, packed 54 sq ft to the carton. It carries a one-year warranty.

General Tire & Rubber, Akron.

For details, check No. B53 on coupon, p 246

Dodge's Siboney tiles have a core of resilient cork for comfort, a vinyl facing for easy maintenance, and a special backing so the tiles can be installed on concrete slabs at ground level as well as above-grade. It comes in 16 patterns and shades, some flecked or threaded with gold.

Dodge Cork Co, Lancaster, Pa.

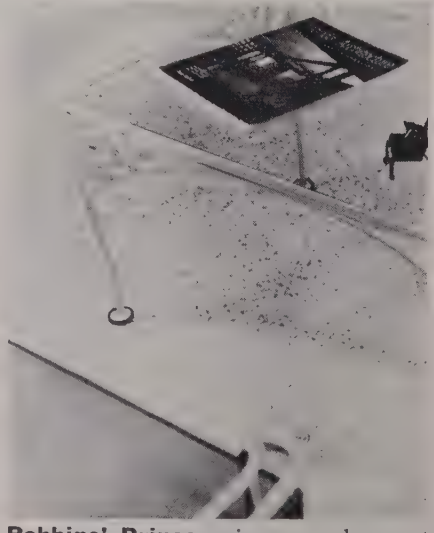
For details, check No. B54 on coupon, p 246



Armstrong Elegante has metallic flecked vinyl accents inlaid in embossed linoleum sheet goods. Five geometric designs are available. Installed price is about 45¢ to 50¢/sq ft.

Armstrong Cork Co, Lancaster, Pa.

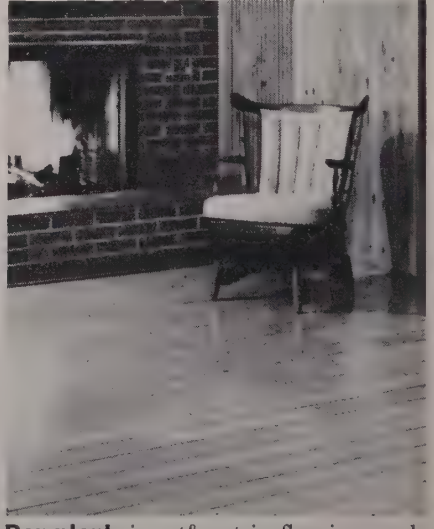
For details, check No. B55 on coupon, p 246



Robbins' Princess is a new low-cost 1/16″-gauge homogeneous vinyl tile with small irregular color accents set in a neutral background. It retails for about 35¢/sq ft.

Robbins Flooring, Tuscumbia, Ala.

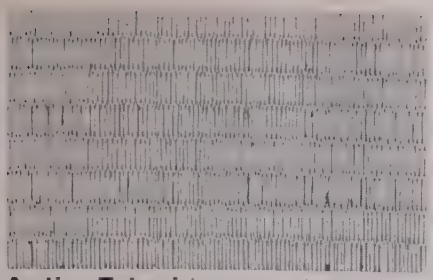
For details, check No. B56 on coupon, p 246



Par-plank is a t&g strip flooring made from wood particles blended with synthetic resins. Planks are ⅜″ thick, 4½″, 6″, and 9″ wide, 3′, 4′, and 5′ long. In walnut and natural finishes.

Forrest Industries, Dillard, Ore.

For details, check No. B57 on coupon, p 246



Amtico Tatami is a pure vinyl translation of the natural straw floor matting used in Japan. It comes in rectangles or squares up to 36″x36″, is usually laid with black border. Surface is incised to feel like woven straw. Price: $1.30/sq ft.

Amtico, Trenton, N.J.

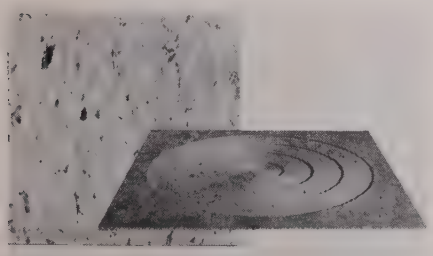
For details, check No. B58 on coupon, p 246



Flexstrip combines 5/16″ thick prefinished hardwood tiles with a ⅜″ thick resilient Homasote base. Four or eight 6″x6″ tiles are factory-mounted on 1′x1′ or 2′x1′ panels for fast installation.

Homasote Co, Trenton, N.J.

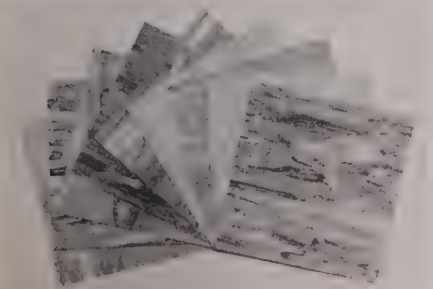
For details, check No. B59 on coupon, p 246



Flintkote's Classic is a new ⅛″ thick vinyl-asbestos tile with a pattern that extends clear through. (see incised wear pattern). Flexichrome tile is epoxy-resin fortified for longer life.

Flintkote Co, New York City.

For details, check No. B60 on coupon, p 246



Congoleum-Nairn Parfait is a translucent marble solid-vinyl tile with a scuff and scratch resistant gloss finish. New 12″x12″ tiles retail for 39¢. 9″x9″ tiles are also available.

Congoleum-Nairn, Kearny, N.J.

For details, check No. B61 on coupon, p 246

CEILINGS

Tiles are breaking away from the traditional patterns to make ceilings more important decorative elements



Acoustical ceiling is paired with resilient flooring

The room shown here combines the new Medallion design with a walnut-grained vinyl-asbestos floor. Designed by Michael Greer, the room will be on display for several months at the National Design Center in New York.

New acoustical tiles come in colors and four patterns: Bamboo Trellis, Medallion, Floral Tracery, and Architectural Panels.

Johns-Manville, New York City.

For details, check No. B62 on coupon, p 246

Fiberboard tile is patterned with inter-meshed rings and circles of perforations that absorb up to 60% of the sound striking the surface. Bolero Hush-Tome is prefinished in white for maximum light reflection.

Celotex Corp, Chicago.

For details, check No. B63 on coupon, p 246

New tile package zips open so delicate tiles can be removed edgewise. Flat-packaged tiles are often damaged when workmen pry them out of the box. New package is now used for all Insulite ceiling tile.

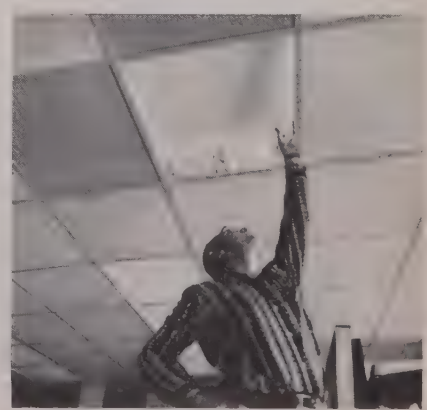
Insulite, Minneapolis.

For details, check No. B64 on coupon, p 246

Flexible foam wall and ceiling covering is now avaible in two new delicately embossed patterns. Made of Curon, material comes in 1′ and 2′ squares, or 30′ rolls 2′ and 4′ wide.

Hicks & Otis Prints, Norwalk, Conn.

For details, check No. B65 on coupon, p 246



Suspended ceiling system puts 2′-square foamed-styrene panels, ½″ thick, in white enameled aluminum grid. Wholesale price is 37¢/sq ft, installation costs about 10¢/sq ft. Translucent panels can be substituted to create luminous sections. Thermal resistance (R) is 3.1, equal to 1″ of mineral wool.

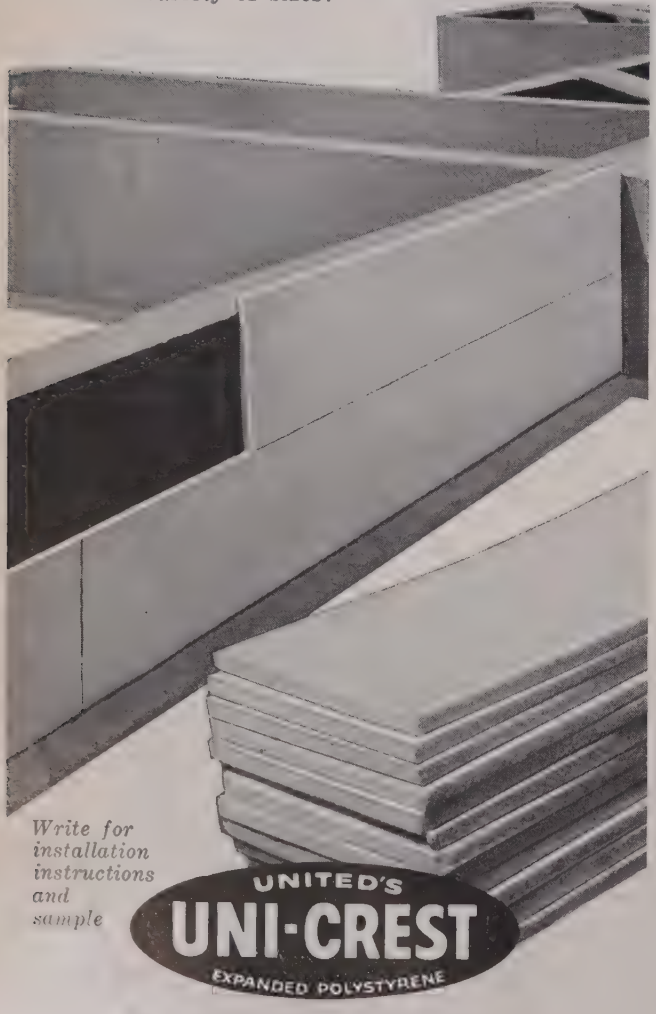
Artcrest Products Co, Chicago.

For details, check No. B66 on coupon, p 246

New products continued on p 213

new
UNI-CREST *insulation*

Now, through the combination of modern chemistry and the experience of United's 50 years as a leading manufacturer of insulating material, comes Uni-Crest. A thoroughly proven foam plastic insulation of outstanding thermal properties . . . labor saving and cost cutting benefits. Highly recommended for walls, ceilings, floors and around foundations or under slabs. Readily adheres to masonry, eliminates furring or lathing, provides an excellent surface for plaster, cement or other finishes. Easy to work with, light, non-dusting, odorless, non-toxic, can be cut with all standard tools. Will not shrink or rot and retains its insulating value indefinitely. Regular and self-extinguishing available in a variety of sizes.



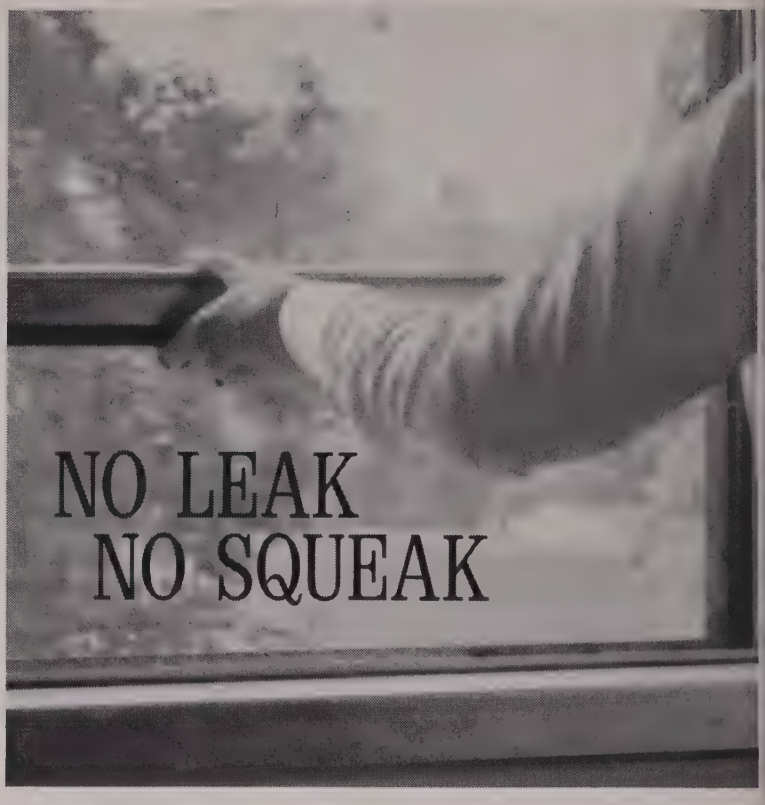
Write for installation instructions and sample

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Let's meet at the NAHB CONVENTION — BOOTH 427



After 21 years of wear, these hospital windows with Schlegel weatherstripping still operate perfectly

Let the wind blow, the rain spatter, the snow freeze. The Schlegel weatherstripping in these Adlake windows keeps the weather outside . . . where it belongs.

The windows were installed in a wing of one of the leading hospitals in Rochester, New York, in 1940, and they still operate smoothly and efficiently. They continue to seal out weather effectively despite the wing's exposure to prevailing northwesterly winds, rain and snow.

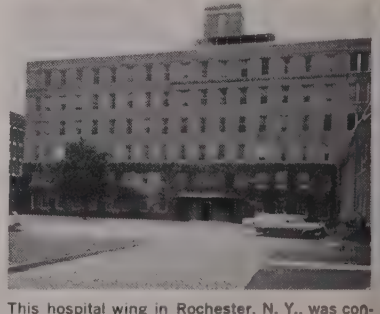
LONG-LASTING. Schlegel weatherstripping is made to last as long as your windows and doors. For extra durability, each pile fiber is interwoven through a strong fabric backing to insure permanent trouble-free operation.

For *tight, waterproof sealing*, the pile is dense and silicone treated.

For *ease of operation*, only resilient natural fibers are used.

For *choice*, a wide variety of pile heights and types is available.

Schlegel's unique weatherstripping experience and engineering facilities are at your disposal. For more information on Schlegel Woven Pile Weatherstripping, send us your specifications, or ask for our catalog.



This hospital wing in Rochester, N. Y., was constructed in 1940.

for protection that's *silent, smooth* and *sure*

Schlegel

WOVEN PILE WEATHERSTRIPPING
SCHLEGEL MANUFACTURING COMPANY
P. O. Box 197, Rochester 1, N. Y. In Canada: Oakville, Ontario

DOORS

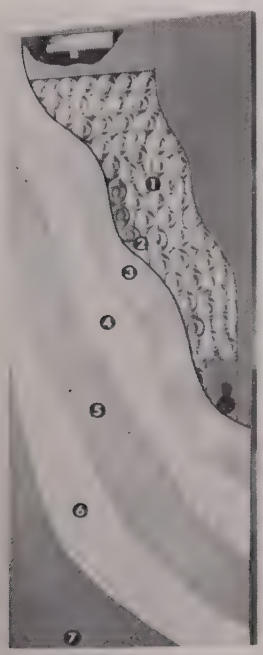
No matter what kind you want—house doors, passage doors, closet doors, or dividers—you can now get them factory fitted and factory finished for quick and easy hanging



Prefinished doors are shipped from the factory in a tough protective wrapping that can be left on after the doors are hung. These New Londoner and Plyoneer flush doors are completely machined for hinges and lock.

Curtis Cos, Clinton, Iowa.

For details, check No. B67 on coupon, p 246



Flush metal doors use special hardwood spirals as core material, gain high sound deadening value, high dent resistance, and high strength with lower weight than most other steel doors. SpiraDor is zinc coated, primed, drilled, tapped, and mortised for hardware in the factory. Comes in nine styles with or without glazing and as Dutch doors.

Dusing & Hunt, Le Roy, N.Y.

For details, check No. B68 on coupon, p 246



Foam-core doors now come in 23 different designs

New colonial, contemporary, and flush designs have galvanized steel faces, polystyrene foam cores, and are prehung in wood frames. The newest style Ever-Strait doors have permanently applied oak mouldings and glazed mutiple light inserts in the otherwise flush, joint-free metal faces. The doors are about a third lighter than equivalent wood exterior doors.

Pease Woodwork Co, Hamilton, Ohio.

For details, check No. B69 on coupon, p 246

Packaged room dividers have flush or combined louver-and-panel luan doors and all necessary hardware. New Kennavider units, 6′8″ or 8′ high, are factory-hinged in packaged multiples of two to fit 2′ to 16′ room openings.

Kennatrack Corp, Elkhart, Ind.

For details, check No. B70 on coupon, p 246

Pocket door frame fits standard 6′8″ doors without trimming, fits in 2x4 framed walls, can be trimmed out with standard trim to match height of other openings. Split jambs and studs nail directly to rough opening.

John Sterling Corp, Richmond, Ill.

For details, check No. B71 on coupon, p 246

Steel closet doors in many styles come factory fitted to any size opening from 1′6″ to 3′6″ in 3″ increments, 3′ to 7′ in 6″ increments, and 7′6″ to 21′ wide in 6″ increments. Doors for all openings are made 6′8″ and 8′ high.

Float-Away Door Co, Atlanta.

For details, check No. B73 on coupon, p 246

Prefab entry with aluminum-faced walls and ceiling can be added to existing house exterior. It comes in many sizes, with or without windows or lighting. Unit 48″ wide, 42″ deep, 96″ high sells installed for less than $400.

Hess Mfg Co, Quincy, Pa.

For details, check No. B74 on coupon, p 246

New products continued on p 215

All New FOLDING ENCLOSURE for Tub and Shower Wins Homemakers' Acclaim

(Special) — An exciting combination of features that provide greater safety, efficiency, and beauty have made Showerfold® enclosures the most talked about and widely acclaimed bath product in the nation.

New Safety

With Showerfold®, there is no glass to break, crack or shatter. And, the danger of swinging doors is eliminated. The folding panels of Showerfold® are fashioned of durable DuPont Alathon® — cannot cut, scratch or bruise the user.

Showerfold® Doors are manufactured in 12 standard sizes to fit most tub or shower openings.

Folds Like Accordion

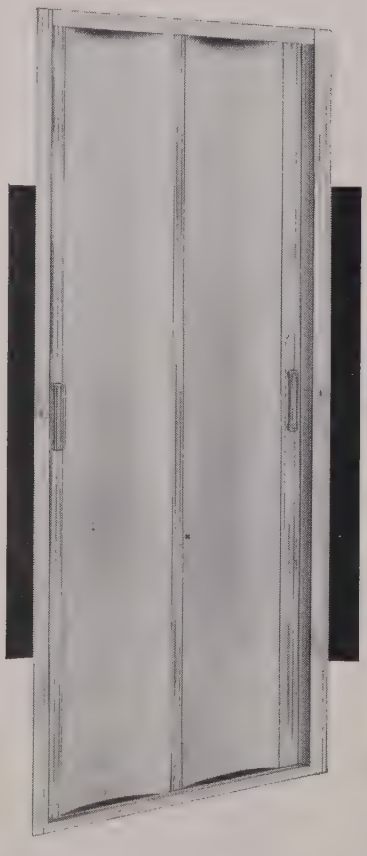


When folded back, the door is less than 9 inches in width.

When closed, Showerfold® doors form a water-tight enclosure to shield floor and underflooring from messy, damaging spl[illegible] spray.

Note how Showerfold® folding doors allow new and complete freedom of design and much better space utilization, while adding a touch of glamour to the bathroom.

Another thing Mrs. Homemaker likes, is that the door can be cleaned with the wipe of a damp cloth.



New Color

The folding panels are available in white and delicate new shades: Sof-Tone Pink, Sof-Tone Blue, Sof-Tone Yellow and Sof-Tone Beige. These, combined with the beauty of anodized aluminum add new elegance.

New Economy

To top off the wonderful features of Showerfold®, the cost is lower than that of glass doors.

For free illustrated literature, write **Showerfold® Door Corporation**, (A subsidiary of Kinkead Industries, Incorporated), 5858 North Pulaski Road, Chicago 46, Illinois. Or, Kinkead Industries, Incorporated, 5250 West 102nd Street, Los Angeles 45, California.

"We Built this House for only $7.50 per sq. ft. of living space by using a Seaboard Manufactured Home!"



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Yorktown Heights, N. Y.
By exclusively using Seaboard Manufactured Homes, no one, but no one, was able to undersell us in our area.
Aaron Grad



DONO & SWIRNOW, INC.
Greenwood Lake, N. Y.
Seaboard Manufactured Homes enabled us to sell quality homes at low prices with healthy profits.
Gerald M. Swirnow

LAKE & VILLAGE
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With the flexibility offered by Seaboard, I customed designed my homes to meet the most discriminating tastes.
James Wales



AURORA HOMES
Mahopac, N. Y.
I increased my sales by better than 300% since I began using Seaboard Manufactured Homes.
Vincent Melillo





THRUWAY HOMES
Mamaroneck, N. Y.
Sales and profits increased while construction headaches decreased when I turned to Seaboard Homes.
Roger Becker



ALUMINUM HOMES, INC.
Yonkers, N. Y.
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Diamond snap-in muntins add traditional look to these wood sliding glass doors. Rectangular snap-in muntins are also available. Removable muntins lock in place by ball-&-socket fittings. Wood-frames are reinforced with steel T-sections to prevent warping, have stainless steel and wool-pile weatherstripping, and self-closing screens. Doors come with regular or insulating glass.

Rolscreen Co, Pella, Iowa.

For details, check No. B75 on coupon, p 246

Fin-trim aluminum sliding doors are pre-assembled, can be installed in rough opening in five minutes with just ten nails. Units include Yale lock, wool-pile and vinyl weather-stripping, and screen, cost only $45, $50.63, and $62.07 for 5′, 6′, and 8′ widths respectively, FOB factory.

American Duralite Corp, London, Tenn.

For details, check No. B76 on coupon, p 246



Wood-framed gliding patio doors are factory assembled, with right-hand panel fixed to keep unit square. Doors work like Andersen's gliding windows—are flush (rather than overlapped) at the meeting rail when closed. Door weight is supported by nylon wheels at top, guided by special moulded track at bottom. Doors are 5′8″ wide, 7′ high, list for $250 with ⅝″ insulating glass, $195 with 3/16″ sheet glass.

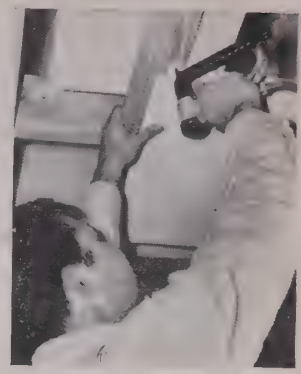
Andersen Corp, Bayport, Minn.

For details, check No. B77 on coupon, p 246

New products continued on p 218



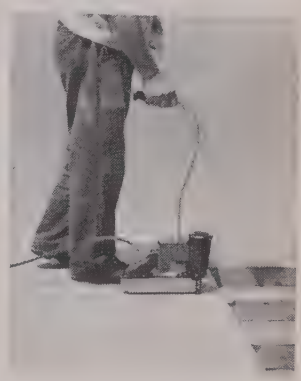
Air-driven DUO-FAST Staple Nailer makes short work of sheathing job.



Ceiling tile goes up fast and easy with Air Tackers.



Hammer Tacker does the job on insulation and building papers.



Powerful Staple Nailer applies sub-floor and roof decks 5 times faster.

Four ways *DUO-FAST* brings assembly-line production to homebuilding industry

You'll be amazed at the amount of work one man, plus a DUO-FAST Stapler, can do in one day. Inside, outside, on the floor or on the roof, DUO-FAST gives you high-speed production at absolute minimum cost.

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Lap siding in 3 widths . . . vertical panels in eights, nines and tens—for design flexibility and economy

Now you get even *more* versatility with this man-made siding that has proved itself on more than 250,000 homes in just 4 years!

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NAILS EASILY—SEATS PERFECTLY. Has no structural grain—which means no knots, pitch or splits. It's easy to saw, easy to nail, easy to put up fast.

COMPLETELY PRIMED AT FACTORY. Deep priming on face, edges, ends and back saves time and cost of on-the-job priming coat. Finish coat goes on easily, bonds firmly, is extremely resistant to paint blistering.

PROVED DIMENSIONAL STABILITY. Four years of experience with exposure to all kinds of climates has demonstrated the superior stability of Insulite Primed Siding. Joints *stay* butted!

All Insulite Primed Siding is now available for immediate delivery. Call your building materials dealer today. For special information write Insulite, Minneapolis 2, Minn.

Build better with

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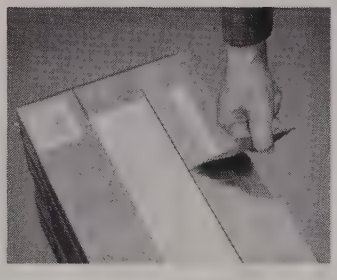
Primed Siding

Insulite Division of Minnesota and Ontario Paper Company, Minneapolis 2, Minnesota

3 SIZES OF HORIZONTAL (LAP) SIDING

8″ x 16′ x ½″	10″ x 16′ x ½″	12″ x 16′ x ½″

Now you have more design opportunities—and you can match existing sidings when adding a garage or an addition to a home. Ten pieces of horizontal siding per bundle of 8″ x 16′ siding; eight pieces of 10″ siding; six pieces of 12″ siding.



NEW PULL-TAB CARTONS FOR HORIZONTAL LAP SIDING

Exclusive with Insulite: new Pull-Tab cartons for 12″ siding open quickly, simply. Require no tools. Stronger, more rigid . . . easier to handle, too. Won't rip, catch or snag when moved.





3 SIZES
OF VERTICAL PLAIN PANELS

4′ x 8′ x ½″	4′ x 9′ x ½″	4′ x 10′ x ½″

New 9′ and 10′ lengths of vertical panels—in addition to the standard 8′ length—let you cut down on joints and frieze board, save you money by cutting waste. Use these panels plain—or for board and batten construction. Butt edge. Four panels per bundle.



3 SIZES
VERTICAL GROOVED PANELS

4′ x 8′ x ½″	4′ x 9′ x ½″	4′ x 10′ x ½″

Three sizes—eight, nine and ten-foot lengths—to give you even more design opportunities. Grooves are ½″ wide and 8″ apart—lengthwise. Long edges have shiplapped edge which creates groove at joint for continuous groove pattern. Four panels per bundle.



WINDOWS

Heat gain and heat loss through glass and through metal frames is a big problem whether you build north or south. Here are five new ways you can solve the problem

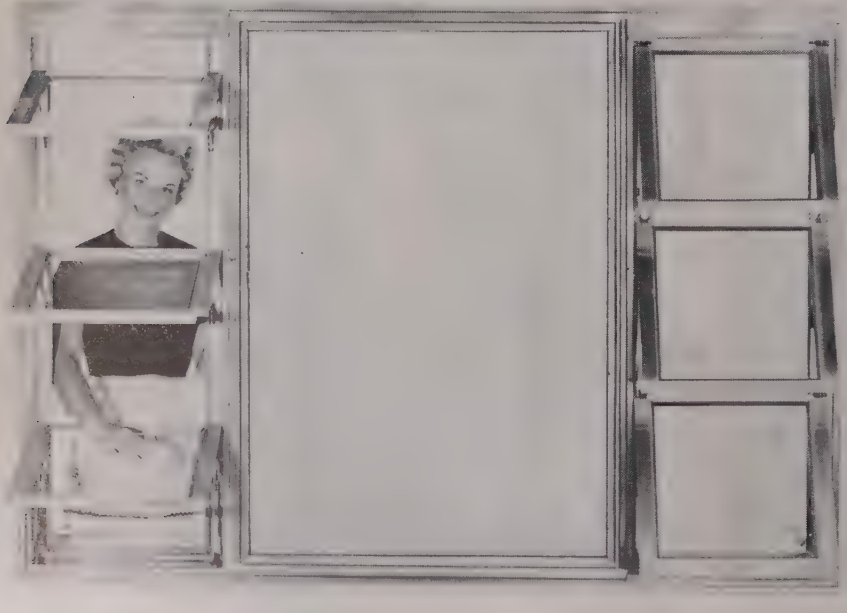


Insulating windows have built-in sun control louvers

They reduce inside temperatures as much as 15% by blocking solar radiation with a sheet of louvered Kaiser Aluminum Shade Screen sealed between two sheets of glass. These new All Weather Insulating Windows are offered in double-hung, sliding, self-storing combination, and fixed panel styles.

Humphrey Products, Wichita.

For details, check No. B78 on coupon, p 246

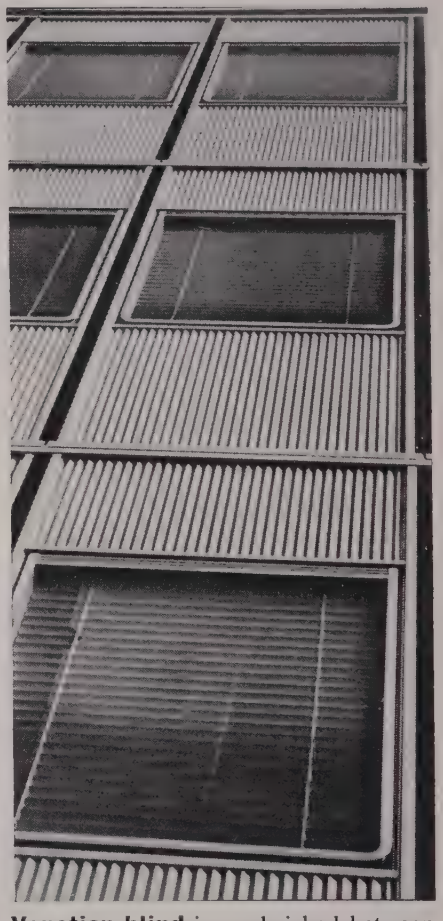


Vinyl-cored aluminum frames cut thermal transmission

They prevent sweating and cut winter heat loss through the frames. The vinyl core locks the inner and outer frames together without screws or rivets, completely eliminating any metal-to-metal contact. These new awning windows are available with two, three, or four-high vents.

Etling Window, Barberton, Ohio.

For details, check No. B79 on coupon, p 246



Venetian blind is sandwiched between two layers of glass in this window wall system. Inside controls adjust tilt of blind or lift it into window head. Window pivots horizontally for ventilation and easy cleaning, has true thermal break to eliminate condensation.

American Elumin, Stow, Ohio.

For details, check No. B80 on coupon, p 246

Colored solar screens in nine popular shades have been added to Borg-Warner's Koolshade louvers with a silicone-based, weather-proof, baked-on enamel. Bronze louvers tilt to block 89% of sun's hot rays. When used with air conditioning, each 100 sq ft is said to reduce cooling load about one ton.

Reflectal Corp, Chicago.

For details, check No. B81 on coupon, p 246

Gray plate glass in a new thickness, 13/64″, is competitively priced with unpolished gray sheet glass. It cuts solar heat transmission to 52.2%, transmits about 50% of average daylight. Like all plate glass, it is distortion free. In sizes up to 84″ by 120″.

Libbey-Owens-Ford, Toledo.

For details, check No. B82 on coupon, p 246

Windows continued on p 221



FOR DISTRIBUTORS WHO WANT TO CARRY ADDITIONAL PRODUCTS

Hardly a week goes by without at least one manufacturer of building products asking HOUSE & HOME to help him get in touch with efficient distribution outlets. If you would like to be featured in HOUSE & HOME's specialized list of distributors interested in adding new and profitable lines, please fill in this questionnaire and mail it today.

clip and mail today to: **House Home** *Department P, Time & Life Building, Rockefeller Center, New York 20, N. Y.*

The nature of my business is: (check one)

- DISTRIBUTOR, JOBBER, WHOLESALER ☐
- BUILDING MATERIALS DEALER ☐
- MANUFACTURER'S REPRESENTATIVE ☐
- OTHER: _____

Please name those products which you would like to add to your line. _____ _____ _____ _____

the sales territory I cover is:

I have a field force of: _____ *salesmen (fill in number)*

My approximate sales volume for 1960 was $ _____

I can offer manufacturers the following additional services: SHOWROOM ☐ WAREHOUSING ☐ FINANCING ☐ OTHER:

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Title:

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Low first cost. Homebuilders find that brick homes are no more costly initially than homes of any other quality construction.

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Durability. Brick never wears out, never goes out of style, lasts for lifetimes without costly maintenance.

High resale. Because of home buyer preference for brick's beauty, because of longevity, because of low maintenance costs, brick homes are *salable* homes.

Easier financing. Because of the lower upkeep of a brick home, the purchaser frees money normally spent on maintenance; because of higher resale value, investment is protected; result is more attractive mortgages for bankers—and buyers.

Build with Brick — and build in sales appeal.

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1520 18th St. N.W., Washington, D. C.



A nonwarping steel door solid...tight...trouble-free

How many times have you been called back to adjust a door in the homes you've built? It's costly, time-consuming and a nuisance. It's one of the problems U. S. Steel has helped solve for you.

Specialists at our Research Center worked on and helped develop an exterior residential door far superior to any you've ever seen. It's made of steel sheets with formed edges and its interior is filled with special insulating materials. The door is rimmed with a special strip to lock out "weather." It won't swell or warp, won't jam in the summer, won't let in cold air in the winter. You can be sure you won't be called back on *this* door! It will decrease your installation costs, too. Because the door comes complete with a frame, it can be hung in half an hour—faster than older installation methods.

U. S. Steel knows you have other home-building problems—and we're hard at work on them. Our research team works closely with the NAHB Research Institute so we'll know just what steel products you need to build better houses for less money.

USS TRADEMARK **United States Steel**

hi po

Better living begins when you own a new home.

See us at the Home Show—Booth #918 • Dec. 3-7 • Chicago



Lok-O-Matic aluminum awning window has self-locking nylon latches and flanged bushings for long wear, torque bar to keep all vents parallel, vinyl weatherstripping to eliminate infiltration, and vents designed for either sheet or insulating glass. In 80 sizes.

Permaseal Mfg, Middlesex, N.J.

For details, check No. B83 on coupon, p 246

Rimco removable-sash sliding window units now feature heavy meeting stiles to minimize sash warpage, cam action sash lock for full-length compression of vinyl-bulb weather-stripping.

Rock Island Millwork, Rock Island, Ill.

For details, check No. B84 on coupon, p 246

Bilt-well sliders have fixed sash and one vinyl-weatherstripped movable sash. List price is low: from $14.74 for a 3′2⅜″ x 2′3½″ to $27.42 for a 5′2⅜″ x 4′1½″ unit. Screens and storm panels are optional extras.

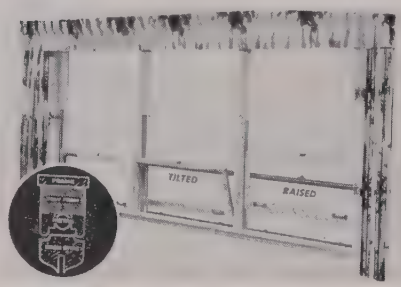
Caradco, Dubuque, Iowa.

For details, check No. B85 on coupon, p 246

Geon polyvinyl chloride is now being used for storm and screen panels for all windows made by Crestline. The plastic is white, won't rot, eliminates condensation problems that sometimes occur with metal.

Crestline Co, Wausau, Wis.

For details, check No. B86 on coupon, p 246



Uni-tilt has fixed upper sash, lower sash that slides up like a double-hung window, or tilts in like a hopper. Concealed spring balances provide proper tension for both operations.

Dorbin Metal Strip, Cicero.

For details, check No. B87 on coupon, p 246



Widescope sashless windows work like sliding windows but look like picture windows because the glass does not have an inclosing sash. Glass slides in specially milled redwood frame, is weather sealed by resilient cams at top and bottom. Glass-to-glass seal at center is said to be completely weathertight. Windows come from 2′6″ to 10′ wide, and 2′ to 4′ high.

Widescope Inc, Northfield, Ill.

For details, check No. B88 on coupon, p 246

Fleetlite aluminum twin-, triple-, quad-, and picture-sliding windows now come single glazed for areas where high insulating value is not needed. Available in standard sizes from 2′0″ x 2′1″ to 12′0″ x 5′1″.

Fleet of America, Buffalo.

For details, check No. B89 on coupon, p 246

New products continued on p 222



LOOK AT THE 'JACK' THIS HOUSE BUILT

TIMBERLODGE MARKETERS REPORT OUTSTANDING SALES

And, no wonder! The cabin market is already one billion dollars strong—and still growing! Team this market with top product — solid advertising — timely promotion—and you've really got something! You can cash in on your share as a *Marketer* for the PreFabulous Redwood TimberLodge.

The PreFabulous TimberLodge is a top quality vacation home you can market at competitive price . . . make money doing it. Complete consumer financing. Full scale national advertising. Merchandising and promotion packages. As a TimberLodge *Marketer* you get "something to sell" and we show you *how* to sell it.

Big selling season is here! Sales are made in the winter and spring for summer delivery. In two short weeks you can be set up and making sales. Minimum investment of $10,000 can put you on the track to increasing your sales $250,000 a year. Compare the PreFabulous Redwood TimberLodge with any other cabin. Send in the "Marketer Coupon" for complete details.

PREFABULOUS REDWOOD TIMBERLODGE

Two men can easily assemble the PreFabulous TimberLodge in two days. Save labor costs. Solid redwood logs lock together for great strength. Redwood won't rot. It's termite-proof! No painting or puttying. Maintenance free as a cabin can be.

Everything you need: Clear, knot-free redwood, lifetime aluminum windows and screens, heavy-duty shingles. PreFinished interior ready for use. Beautiful redwood partitions available. Many floor plans to offer in 35 models, retailing from $1,500.00.

PreFabulous REDWOOD Timber·Lodge®

Division of J. F. Pritchard & Co. of California*
*One of the world's largest fabricators of redwood.

TIMBERLODGE MARKETER COUPON — MAIL TODAY

TimberLodge Division
J. F. Pritchard & Co. of California
4625 Roanoke Parkway • Kansas City 12, Missouri

☐ YES, I'm interested in learning more about becoming a "Marketer" for the PreFabulous TimberLodge.

Name and Title_____

Address_____

City_____ State_____

Company_____

TOOLS

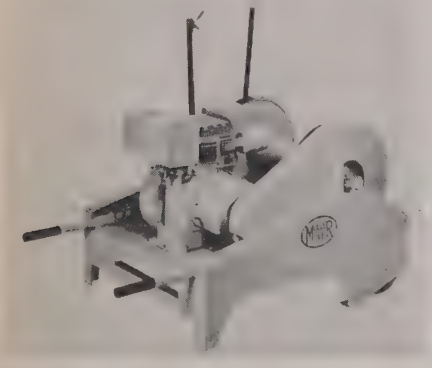
You can cut your on-the-job time and labor costs to the bone with new on-site and in-the-shop tools for foundations, framing, finishing, and materials handling



Portable gasoline saw weighs 11 lb, has ¾-hp motor, and cuts in any position. Depth of cut with 8″ blade is 2⅝″ at 90°, 1⅞″ at 45°. C/Saw retails for $119.95.

Comet Div, Siegler Corp, Pasadena.

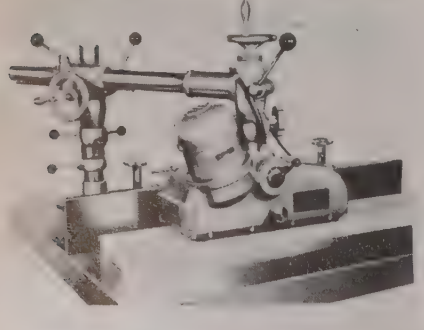
For details, check No. B90 on coupon, p 246



On-site hoist lifts up to 750 lb, is light enough (380 lb) to carry in a pick-up truck. It lists for about $420 FOB factory, is useful to raise materials to second story or higher.

Muller Machinery Co, Metuchen, N.J.

For details, check No. B91 on coupon, p 246



Power feeder can double the production rate of hand-fed saws, jointers, band saws, or shapers. Two models are available, a four-speed two-roller type and an eight-speed three-roller type. Both have enclosed ¾-hp motors.

Boice-Crane Co, Toledo.

For details, check No. B92 on coupon, p 246



"T" footing cutter eliminates foundation forms

It digs footings with an 8″ stem and a 16″ "T" (as shown above), the most commonly required size for light construction. Unit shown can be mounted on any Ditch Witch trencher in the M3 or M4 series.

For heavier construction, a 12″ stem by 24″ "T" footing cutter is available to use with the Ditch Witch K2 four-wheel-drive trencher.

Charles Machine Works, Perry, Okla.

For details, check No. B93 on coupon, p 246

Precision veneer trimmer cuts flush or bevel edge on plastic laminates. One turn of adjusting knob alters depth of cut 1/32″—permitting hairline accuracy. Trim kits list for $15.95 and $16.95 depending on router model you have.

Stanley Works, New Britain, Conn.

For details, check No. B94 on coupon, p 246

Acoustical plaster sprayer covers a 10′x12′ ceiling in just two minutes. New Model 110 Finish Master has a 3-hp Briggs & Stratton engine, pump, compressor, and agitator all combined into one small, rugged, self-contained and self-powered $595 unit.

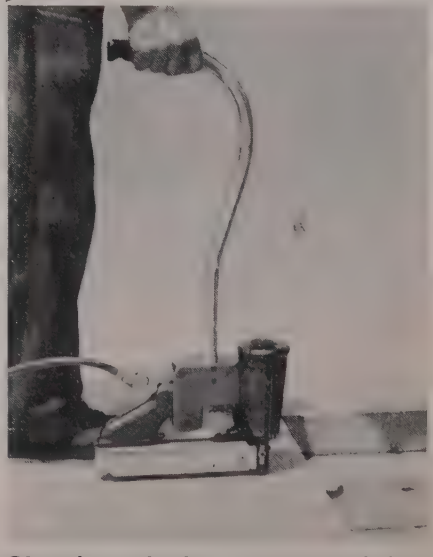
Glover Mfg Co, Van Nuys, Calif.

For details, check No. B95 on coupon, p 246

Urethane foaming machine has an annular pump factory calibrated so user simply dials lb/min foam-flow rate. He doesn't need to weight components or run constant checks on metering. Compact 175-lb Viking Mark 111-A is only 25″x22″x19″.

Chase Chemical Corp, Pittsburgh.

For details, check No. B96 on coupon, p 246



Stoopless stapler cuts worker fatigue by eliminating bending. Stapler nails subflooring or roof sheathing three to five times faster than ordinary handgun. Touch-trip mechanism fires a staple each time unit touches the floor.

Fastener Corp, Franklin Park, Ill.

For details, check No. B97 on coupon, p 246

Tools continued on p 224

Home-Makers Love Foodarama Living

... *and the homes that offer it!*



It's true.

Women write us that they fell in love with Foodarama on sight.

The reason is that Foodarama offers them a wonderful new way for the whole family to live better and save money, too.

With Foodarama, they have abundant storage space—including a huge upright freezer—right in the kitchen. They enjoy better meals, save time and money and entertain more easily. And there's no defrosting of either refrigerator or freezer.

Courting your women buyers with Foodarama is not costly—in fact, Foodarama is priced lower than many ordinary refrigerator-freezer combinations.

In addition, you can build it in or leave it free-standing. It fits flat against the wall and flush with cabinets.

If you want women to fall in love with your homes, woo them with Foodarama.

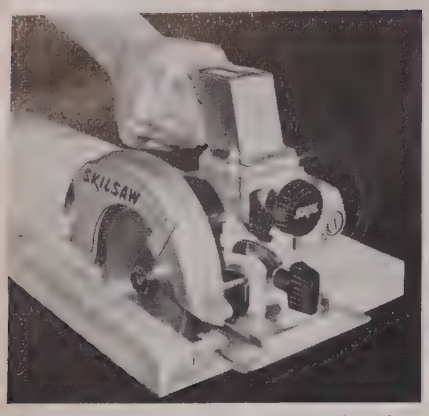
Write today for complete information.

larama combines a 12 cu. ft. deluxe gerator and a 5 cu. ft. upright zer all in one cabinet only 41" wide, high and 25" deep. Available in decorator colors and white.

Fabulous FOODARAMA *by* **Kelvinator**

Division of American Motors Corporation, Detroit 32, Michigan

See Fabulous Foodarama and all the other Kelvinator Appliances in spaces 147 and 148 at the Builders' Show.



Heavy-duty saw has ball bearings throughout, "Vari-Torque" clutch to protect against kickback and saw damage, and "Burnout Protection" so motor can withstand big overloads. New Model 856 (above) has 6½" blade that cuts 2⅛" at 90°, 1¾" at 45°. $95.

Skil Corp, Chicago.

For details, check No. B98 on coupon, p 246

Pneumatic screwdriver drives small nuts and screws up to No. 8 threaded fasteners, in four speeds (500, 1,000, 2,200, and 4,500 rpm) either for slotted-head screws or with a chuck for various bits and drivers. Straight-8 Air Screwdriver comes with instant power reverse or in non-reversible models.

Thor Power Tool Co, Aurora, Ill.

For details, check No. B99 on coupon, p 246

Electrostatic sprayer coats intricate shapes with plastic or enamel powders for bonding by heat or baking. Particles are electrically charged, then directed on object to be coated. Since all charged particles are deposited, there is no waste of coating material. Strajet operates on 100 w, delivers 90,000 v at 0.2 ma.

Sames, New York City.

For details, check No. B100 on coupon, p 246



Lightweight ½" drill has 3.6-amp motor, weight 5 lb, and a ½" capacity in steel, 1" in wood. Porter-Cable Model 3[illegible] is 4" shorter than most heavy-duty ½" drills, retails for $59.50.

Rockwell Mfg Co, Pittsburgh.

For details, check No. B101 on coupon, p 246



New wheel loader has all lift arms safely out front

The driver sits behind the lift arms and hydraulic cylinders so he can see clearly in all directions. New 922 Traxcavator has 1½ cu yd bucket, maximum lift of 12′2", 25¾" dumping reach, four speeds forward and four reverse, two-wheel drive for over the road and four-wheel drive for working.

Caterpillar, Peoria, Ill.

For details, check No. B102 on coupon, p 246

Electric shear will cut ¼" cold-rolled steel, 7/32" stainless steel, or ⅜" aluminum. SN-40 Modern Gobbler has a variable torque adjustment so it can cut different materials of different thicknesses efficiently.

Modern Mfg Co, Willow Grove, Pa.

For details, check No. B103 on coupon, p 246

Small pneumatic nailer lists for only $125, drives hand-held 8d to 16d nails twice as fast as ordinary hand nailing. Nailer operates in vertical or horizontal position for straight or toenailing, even in hard to reach corners.

Wilson Homes, St Louis.

For details, check No. B104 on coupon, p 246

Pneumatic finish nailer drives and countersinks finishing nails, leaves only a small hole ready for putty. ARB-2BFL Finishing nailer allows highspeed nailing of cabinets, shelves, and moldings without splits or hammer marks.

Power Line Sales, Monterey Park, Calif.

For details, check No. B105 on coupon, p 246

Moisture meter for measuring water content of wood and plaster is transistorized to make it lighter and more durable. Model 100 Moisture Detector sells for $150, covers a moisture scale of 6% to 70%, and has probes for surface and deep-core measuring. It can be used on both wood and plaster.

Standard Kiln Dry Co, Indianapolis.

For details, check No. B106 on coupon, p 246

Hand roofing hammer is magazine fed with ordinary flooring nails, drives a nail with each swing. Magazines are refilled simply by dropping two handfuls of nails into special loader which feeds nails into clip with points down. Nail-Fast hammer not only drives nails faster, but also frees worker's other hand to hold and position shingles accurately. Lists for $79.95.

Applied Design Co, Minneapolis.

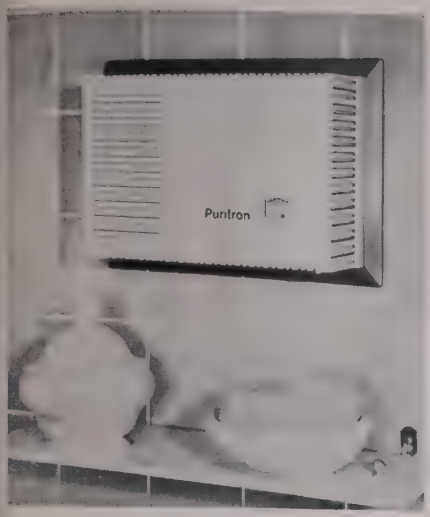
For details, check No. B107 on coupon, p 246



Hand-controlled dozer blade does everything a hydraulic-controlled blade does but costs much less. No. 700 Angle Dozer Blade angles right or left to 27° by moving two pins; a second mechanical adjustment tilts blade 8° up or down.

International Harvester, Chicago.

For details, check No. B108 on coupon, p 246



Bathroom air purifier can be inset in tile wall. Small fan draws air in through a filter and over an ozone lamp, then recirculates the air. Model shown is made for direct wiring, comes complete with plaster frame. Retail price: $29.95.

Puritron Corp, New Haven, Conn.

For details, check No. B109 on coupon, p 246



Redwood log lodge is fully prefabbed in 16′, 20′, and 24′ widths and any length. Walls, plates, studs, and corner posts are all t&g joined. Roof is framed with precut rafters, asphalt shingled. Windows and screens are aluminum. "Logs" are rounded t&g redwood planks. All other lumber is redwood or penta treated.

Timberlodge Div, J.P. Pritchard & Co, Kansas City, Mo.

For details, check No. B110 on coupon, p 246



Stainless-steel threshold is claimed to be competitive in price with aluminum and wood. It needs no special caulking. All screws are concealed by the vinyl seal. It is prenotched for jambs and stop, comes in lengths to 72".

United Industries, Chicago.

For details, check No. B111 on coupon, p 246

New products continued on p 228

Advertisement



....AND ONLY



FASCO HAS IT!

STAINLESS STEEL on vents and hoods...

Fasco is the first ventilator manufacturer to round out the stainless steel concept in the kitchen. New and exclusive stainless steel ventilator grilles of advanced design spearhead this breakthrough by Fasco. Another Fasco ventilator "first" that gives builders more to sell, more solid value, more kitchen sales appeal than ever before.

The durable gleaming finish of stainless steel ventilator grilles adds a touch of luxury and a feeling of known-quality. The use of this exciting material on the Fasco vents and hoods provides builders with highly saleable, top performing products wrapped in the widely accepted appeal of stainless steel.

This revolutionary development in ventilator grilles is only one of many ways that Fasco has redesigned and re-styled many in the 1962 line of ventilators, hoods, fans and electric heat units. Look into Fasco for products that "please as they perform"... you'll find value and installation satisfaction that you have never experienced before.

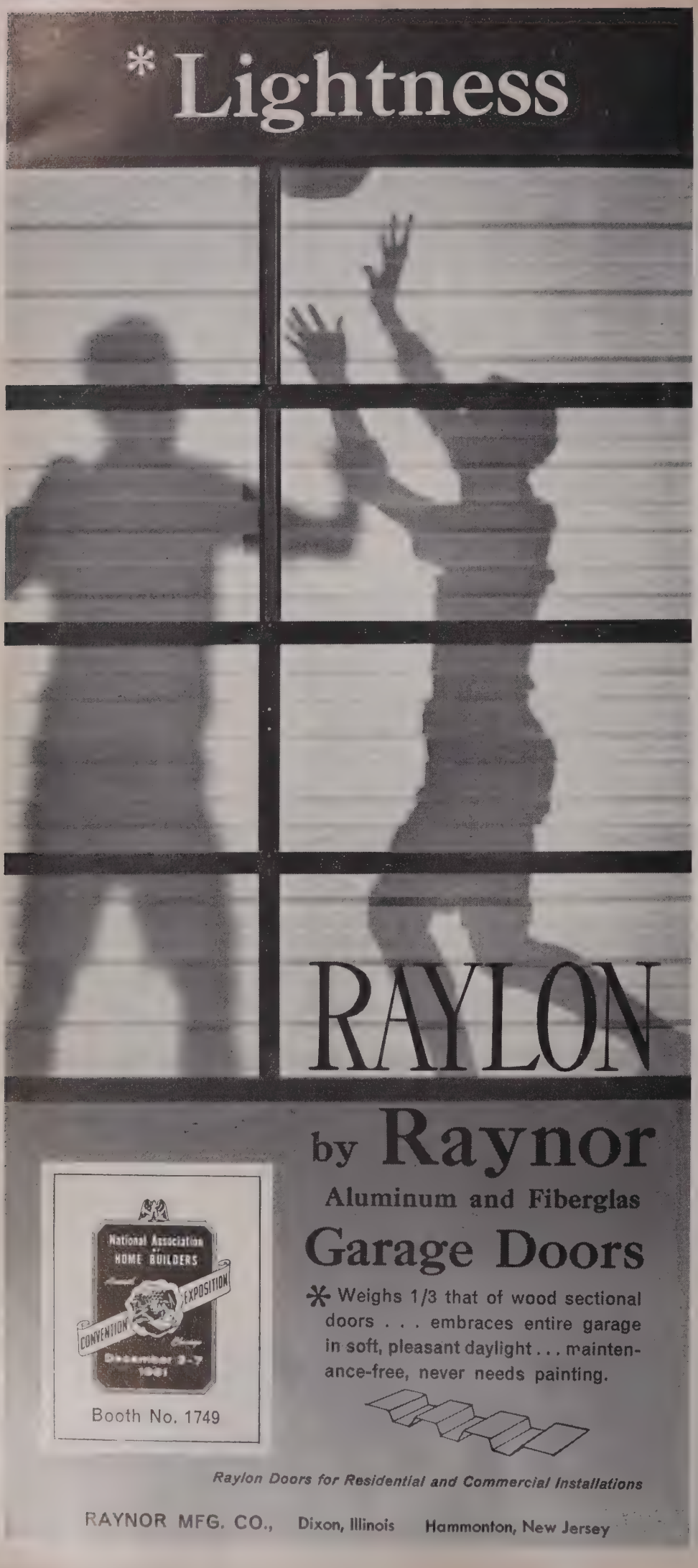
Fasco Industries, Inc. • Rochester 2, New York

THIS IS FASCO'S "HOME COMFORT" LINE



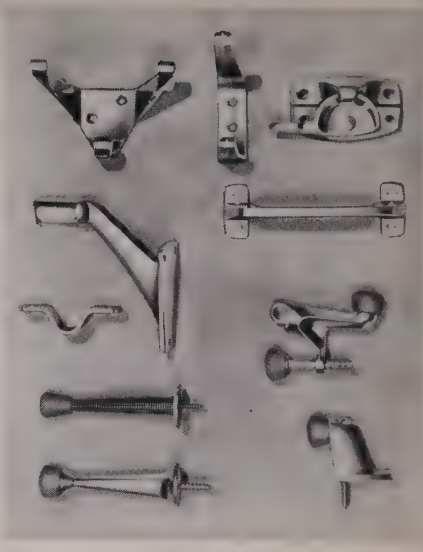
10 FAN MODELS 54 HOODS 20 VENTILATORS 14 ELECTRIC HEATERS

FASCO



New products

continued from p 225



Contemporary hardware is made of die-cast zinc finished in bright brass, bright nickel, polished chromium, and dull bronze. Line includes wardrobe hook, coat and hat hook, four door stops (including a hinge-pin model), spring-action sash lock, sash lift, and handrail bracket.

Amerock Corp, Rockford, Ill.

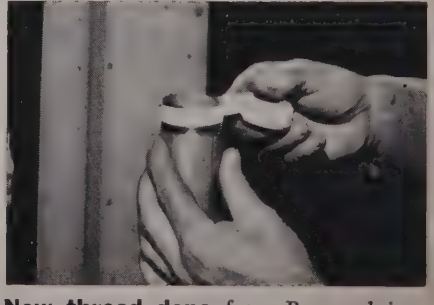
For details, check No. B112 on coupon, p 246



Sliding door hardware for by-passing ¾" particle board doors is new from Acme. Hardware includes an aluminum track with integral fascia, twin-wheel self-leveling hangers, fixed or adjustable nylon floor guides. Unit works well in ceiling-high installations.

Acme Appliance Mfg, Monrovia, Calif.

For details, check No. B113 on coupon, p 246



New thread dope from Permacel is a self-adhesive tape made of DuPont's Teflon, a self-lubricating plastic. Ribbon Dope is packaged in a handy dispenser, can be used on any threaded connection, including plastic pipe, to give a quicker, neater, more permanent joint.

Permacel, New Brunswick, N.J.

For details, check No. B114 on coupon, p 246

New products continued on p 230



STUCCO

for patterns unlimited...



Modern way to get custom wall effects! Bold and dramatic use of stucco is today's big opportunity for builders. It provides the distinctive, custom touch that makes houses stand out, move fast in the most competitive markets. No other wall material lends itself to so many unusual treatments—through simple variations in standard application methods, using readily available tools. The panel featured above, for example, has an exposed aggregate blown or thrown on the finish coat. Other popular techniques are combing and sculpturing. For houses of every style, white portland cement stucco is the material for modern living.

For the newest in homes . . .

LIVING CONCRETE

PORTLAND CEMENT ASSOCIATION

. . . A national organization to improve and extend the uses of portland cement and concrete

continued from p 228

CREATES A NEW PRIVATE WORLD OF *Living* BEHIND GLEAMING WALLS OF GLASS



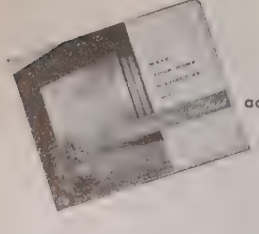
The wonderful world of Eichler

Is enhanced by partitions of 7/32" patterned glass by Mississippi in Bay area residences, Palo Alto, California. Architects: Jones & Emmons and Anshen & Allen.



Owners can live, entertain, relax in the delightful atmosphere of simple elegance in these distinguished Eichler Homes, confident that the handsome translucent glass that floods interiors with diffused daylight, also protects their privacy completely. Glass does so much in these homes to achieve a feeling of spaciousness and friendliness. Effectively used in daylighting screens around patio courts and in doors, it floods adjoining areas with flattering "borrowed light", yet never needs painting, wipes shining clean with a damp cloth.

To add lustre to living, more and more builders are using beautiful, light diffusing glass by Mississippi. Available at better distributors in a wide range of patterns and surface finishes wherever quality glass is sold.



Write today for free booklet. Photographs of actual installations provide hundreds of stimulating decorating ideas. Address Dept. 9.

KEEP AMERICAN WORKERS BUSY BUY... UNITED STATES GOODS

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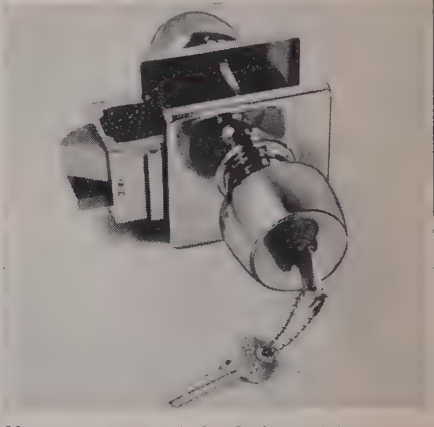
WORLD'S LARGEST MANUFACTURER OF ROLLED, FIGURED AND WIRED GLASS



Round strike for Kwikset 400 locksets can be installed without mortising or chiseling by using a special drill bit. It is held in place by two screws. No added charge is made when strike is ordered with locksets.

Kwikset, Anaheim, Calif.

For details, check No. B115 on coupon, p 246



New apartment lock in Yale's Monolock line comes with a removable core lock cylinder which can be changed simply with a control key. Mechanism is full pin tumbler. Also new: a bi-centric cylinder lock for more flexible master keying.

Yale & Towne, New York City

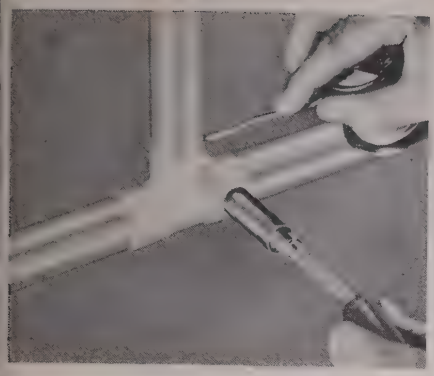
For details, check No. B116 on coupon, p 246



Electronic air cleaner for through-the-wall or window installation can be used to bring in and clean fresh air or clean recirculated air. Electrostatic precipitator removes microscopic dust and introduces negative ions. Unit is 5½"x24"x16¼", retails for about $139.

Progress Mfg Co, Philadephia.

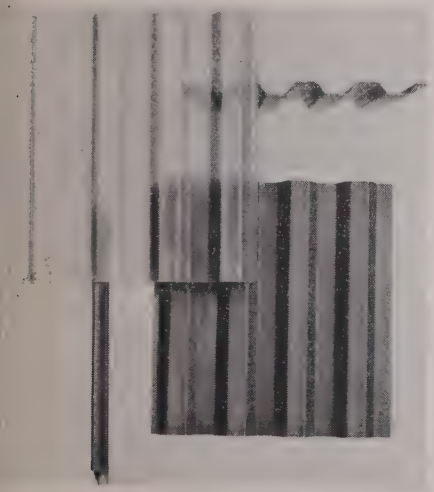
For details, check No. B117 on coupon, p 246



Pre-tinned fittings now eliminate cleaning, tinning, and fluxing of wrought or cast copper fittings. A micro-coating of tin on Color-Guard fittings prevents copper from oxidizing, promotes capillary action in solder flow. It is claimed to increase joint strength up to 30%.

Nibco, Inc, Elkhart, Ind.

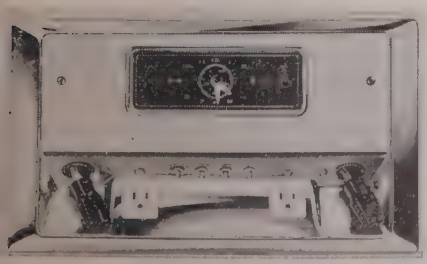
For details, check No. B118 on coupon, p 246



New structural panel for interior or exterior use is made of rigid polyvinyl chloride. Panels are non-flammable—will not support flame; low-cost—less than most other plastic panels; strong—will support 100 psf on joists 3′ oc. Sheets are 43″ wide, up to 20′ long, weigh ½ psf, come in opaque green, white, or grey; translucent green, neutral, and yellow.

Barrett Div, Allied Chemical Corp, New York City.

For details, check No. B119 on coupon, p 246



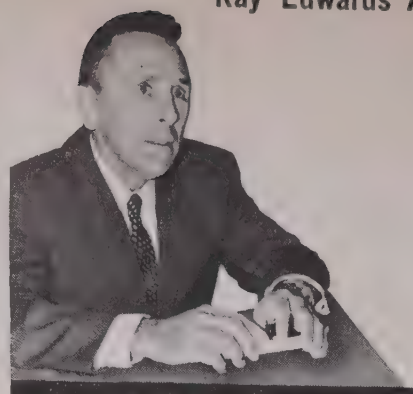
Appliance center comes in two styles —with two pull-out cords, two grounded outlets, or with four grounded outlets. Cord model also has shut-off timer; both models have timer signal. Each outlet is protected by a separate circuit breaker. Both models fit 16″ stud spacing.

Bryant Electric, Bridgeport.

For details, check No. B120 on coupon, p 246

Publications start on p 238

Ray Edwards Answers Some Questions On:



HOW TO HANDLE HEATING AT A PROFIT

Q. As a builder, one of my problems in making a profit is to get the heating contractor in and out at the right point in the construction time-table. Do you have any suggestions?

A. Certainly. Make sure you order a *packaged* hydronic heating *system* such as Edwards manufactures. *Everything* — boiler, circulator, zone valves, baseboard radiation, comes to your heating contractor from one source — not from a number of manufacturers scattered all over the country. This means reliable *delivery* and more profit to you, because there is no delay.

Q. Delivery is important — but my profits also depend on how fast the equipment can be installed.

A. Correct. That's another good reason why you should buy a *packaged* heating system. A *packaged* hydronic system makes it possible for your Edwards heating contractor to get in and out much faster. Installation of an Edwards system is fast and simple.

Q. Why should I specify a hydronic system in the first place?

A. A hydronic system will help you sell your homes faster. Today's home buyers know that a hydronic system means complete satisfaction — even, clean, draft-free heat throughout the house. In addition, an Edwards hydronic system offers Zone Control — a way of heating that will save the home-owner up to 30% in fuel.

Q. Just what is Zone Control? Will it help me sell homes?

A. You bet it will! With inexpensive motorized valves, the home owner can select temperatures in different parts of the house. This means that he will save money on fuel bills. Saving money year after year — is a terrific sales point.

Q. I've heard that you people advocate ½″ baseboard tubing instead of ¾″ and that I can save as much as $36. per house. Is this true?

A. Certainly . . . and it's another chance for you to profit. Half inch baseboard is just as efficient as three quarter inch and half inch is considerably less expensive. You can save as much as $36. per house and you can put this savings into Zone heating.

Q. I also hear you have a great deal of merchandising help available to builders?

A. Right. For instance, we will gladly write, layout and print a brochure for you to send out and hand to prospects. We've done this for many builders with outstanding results. In addition, we have available ad mats and mailers explaining the Edwards hydronic heating system and its advantages to the home owner, also displays for you to put in and around your models. Did you know, in addition, that we will do a complete heating-cooling engineering layout on any job you have—large or small?

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- ☐ Engineering layout service

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Architect's model of Delta College

Architect: Brysselbout-Dow-Wigen, Saginaw, Michigan

General Contractor: Bryant & Detwiler Co., Detroit, Michigan

Masonry Contractor: Consolidated Construction Co., Bay City, Michigan



Located in a fast-growing, industrialized section bordered by Bay City, Saginaw, and Midland, the Delta College is one of the first in the U. S. to be financed by a multiple county tax program. One of its many unique features is a closed-circuit TV studio which will originate educational programs throughout the school and neighboring communities.



For buildings that stay young throughout the years, rely on Keywall galvanized masonry reinforcement. Masons find Keywall easy to handle, easy to adapt to a wide range of applications. It can be lapped at corners without adding thickness to joints. Full embedment and complete bond assure effective reinforcement. Comes in 4", 6", 8", 10", and 12" sizes.

In practice, savings institutions can and do get around objectionable right-to-do business laws by taking 15 precautions (like not signing any consummating agreements within the state's borders), and in practice no state has tried to collect more than nominal taxes on out-of-state lenders. But the exposure is still there, and it is a serious deterrent (except to life insurance companies, who have to qualify anyhow in order to sell their policies).

Says John Redfield of Cadwaloder, Wickersham & Taft, the No. 1 legal authority on such problems:

> "The need of better doing business legislation is even more pressing than the need of better foreclosure laws. In states where there are no exemption statutes, lenders must now rely on the exemption policies of the state tax authorities. These officials are politically appointed and their rulings are easily subject to change. The trend to increased taxation of foreign corporations could seriously curtail the free flow of mortgage money into states where it is needed."

Alabama, Alaska, Arkansas, California, Florida, Idaho, Illinois, Kansas, Nebraska, North Dakota, Oklahoma, Oregon, Tennessee, Texas, Utah, Washington, and West Virginia are the only states whose present right-to-do business laws make it clear that buying a mortgage cannot be construed as doing business in that state, so the buyer need not qualify and cannot be taxed.

In all other states we urge all the associations here represented to support and promote the enactment of doing-business legislation that would safeguard the *purchase* of locally originated and serviced mortgages. A suggested short draft for such legislation is appended as Exhibit B. Alternatively we would all favor somewhat longer and more comprehensive legislation as enacted or amended in Florida and Tennessee earlier this year—legislation which covers more ground and has both the advantage and the disadvantage of being longer and more explicit.

We also urge all these associations to support federal legislation extending to the interstate sale of mortgages the same protection against state taxes now assured to the interstate sale of tangibles by Pub.L.272, 86th Congress, Sept 14, 1959.

Tax exemption for out-of-state lenders will not cost any state any revenue. States that try to tax out of state lenders for buying mortgages within their borders just keep out the lenders and their loans.

EXHIBIT A

Suggested model legislation providing an alternate method of foreclosure

Section 1. In addition any and all other remedies, legal or equitable, that under the law of this state may be available to a mortgagee in recovering on the mortgage indebtedness or real property security therefor, provided such real property security is three acres or less, a mortgagee, upon breach of condition by a mortgagor who has agreed by the terms of the mortgage that it may be enforced in accordance with the terms of this Article, may elect to proceed in accordance with the terms of this Article. Procedure shall be in the following manner:

(a) A Petition for Foreclosure under Article X, accompanied by verified copies of all mortgage loan documents, shall be filed with a court of competent jurisdiction, such petition to specify each of the following items: (1) the date and nature of the breach of condition; (2) the unpaid balance of the principal indebtedness as of the date of the breach of condition, including advances made by the mortgagee for the reasonable protection of the security, less credits to the date of such filing accruing to the benefit of the mortgagor; (3) the amount of any accrued but unpaid interest computed to the date of said breach; (4) an amount of interest computed (a) at the last rate specified in the loan documents for payment before breach of condition, (b) for a six-month period commencing on the date of said breach of condition, and (c) on the unpaid principal balance computed in accordance with item (2) above; (5) an itemization and total of costs which have been incurred and which are reasonably estimated to be incurred during the ensuing six months as a direct result of the bringing of the foreclosure proceedings, such costs to include reasonable attorneys' fees; (6) a dollar amount representing the total of items (2), (3), (4), and (5) of this subsection; (7) an assurance to the court (a) that the mortgagee shall be bound to accept any payment of the total amount specified in item (6), less prorations as later in this Article provided, as a complete and final discharge of said indebtedness and the mortgage securing such indebtedness, and (b) that, in event the said total amount is not tendered to the court as herein provided on or prior to a date six months from the date of filing of said Petition, said mortgagee shall be bound to accept the final judgment or decree of the court as provided for herein as a complete and final discharge of said indebtedness and the mortgage securing such indebtedness, including the extinguishment of any right the mortgagee might otherwise have to secure judgment or decree for deficiency, if any, between any value the mortgaged property might have and the total amount specified in item (6) above.

(b) If the mortgagor shall be in possession, the mortgagee shall, at the same time the Petition is filed, and notwithstanding any agreement to the contrary, file his consent that the mortgagor may remain in possession of the mortgaged property and be entitled to all rents, issues, and profits therefrom for a six months' period commencing with the date of filing of said Petition.

(c) Within one month from the date of filing said Petition, an Affidavit of Service shall be filed by the mortgagee with the court verifying that (1) notice of the filing of said Petition has been published at least once a week for three successive weeks in a newspaper of general circulation in the county in which the property is situated; (2) notice has been posted for a period of not less than three weeks in a conspicuous location on each non-contiguous parcel of the mortgaged property (and entry upon said properties for the purpose of such posting shall be privileged); (3) delivery has been made, or an attempt at delivery made, of a copy of such notice to an occupant of the property, if there is such an occupant at the time of such filing; (4) such notice has been sent within one week subsequent to the filing of said Petition by registered mail to the mortgagor at the last known address; (5) such notice in all cases has specified (a) the names of the original mortgagor and mortgagee and of each successive record owner of the mortgage, (b) the date and place of record of the mortgage, (c) a description of the mortgaged property, (d) a statement of the total amount specified in item (6) of Section 1(a), and (e) the amount of unpaid taxes, assessments and liens, if any, prior to the lien of the mortgage to be foreclosed.

Section 2. (a) Following the filing of the Affidavit of Service provided for in Section 1(c) and prior to the expiration of a six-month period commencing with the date of filing of said Petition, the mortgagor shall have the right to submit defenses to the proceedings. At any time subsequent to the filing of said Affidavit, the mortgagor shall have the right to redeem the mortgaged property by paying into the court for the account of the mortgagee the total amount specified in item (6) of Section 1(a), such amount, however, to be adjusted by a proration by the court of the interests and costs provided for in items (4) and (5) of Section 1(a) for the period commencing with the date of breach of condition until the date of payment into court; (b) If there has been one or more prior redemption as provided in Section 3, the mortgagor shall in addition to the amount described in subsection (a) pay into court an amount required to liquidate fully the claims of all such prior redemptioners, provided that in event of any dispute as to such amount, application shall be made to the court for determination.

Section 3. Provided the mortgagor has not made a redemption as provided in Section 2, and judgment creditor or lien holder junior in claim to the mortgage may, at any time during the final three months of the said six-month period, redeem said property by paying into court for the account of the mortgagee the total amount specified in item (6) of Section 1(a), less prorations made in the manner provided in Section 2(a). If there is more than one such creditor or lien holder, each may redeem successively from a preceding redemptioner upon paying into court an additional amount required to liquidate fully the claims of all such prior redemptioners, provided that in event of any

dispute as to such amount application shall be made to the court for determination. Each redemptioner, upon payment of the amounts required in this section, shall thereupon become subrogated to all the rights, privileges and limitations of the mortgagee under this act, and to the rights, privileges and limitations of any preceding redemptioners, and shall then intervene in the foreclosure proceedings and proceed under this Article to final decree or judgment as provided in Section 4.

Section 4. If redemption shall not have been made by the mortgagor in accordance with Section 2, then at the expiration of the six-month period commencing with the date of filing said Petition, the court shall hear in open court all parties in interest which shall have been served with notice as provided in this Article, and, if it finds that any defenses which may have been filed are without merit, it shall enter a judgment or decree that the mortgage and the debt it secures are in every way extinguished, that all obligations held by any subrogee of the mortgagee are extinguished, that no deficiency judgment or other decree shall thereafter be obtained on any such debt or obligation, that from that day forward the mortgagee or his subrogee, as the case may be, shall be the legal and equitable owner of the said real estate, with right to immediate possession *ex parte* and without further notice, and that the mortgagor and all other persons with claims junior to said foreclosed mortgage shall be forever barred from further asserting any interest or claim in and to said real estate. The decree or judgment shall be conclusive evidence of a valid foreclosure, and as of the date of its entry all rights of any and all parties to redemption shall be extinguished. No sale of said real estate shall be held, and no deed to the mortgagee shall be necessary. The said judgment or decree of the court shall in itself pass title, and such may be recorded in the records as a deed; provided, that the court may authorize an officer of the court to issue to the mortgagee or his subrogree, as the case may be, a certificate of title as evidence of such judgment or decree, and such also may be recorded as a deed. The title so adjudicated and passed to the mortgagee or his subrogee, as the case may be, shall be the title securing the mortgage indebtedness, subject only to liens or claims which were prior to the mortgage title and shall not be subject to any lien or claim junior to the mortgage.

EXHIBIT B

Suggested model legislation covering transactions which are not to be considered doing business

Section 1. For the purposes of any law of this State prohibiting, limiting, regulating, charging or taxing the doing of business in this State by out-of-state corporations of any type, any such out-of-state corporation shall not be considered to be doing business or to have a tax situs in this State by reason of engaging in any of the following activities:

(a) The purchase, acquisition, holding, sale, assignment, transfer, collection but excluding local servicing, and enforcement of obligations or any interest therein secured by locally originated real estate mortgages or other instruments in the nature of a mortgage, covering real property located in this State, or the foreclosure of such instruments, or the acquisition of title to such property by foreclosure, or otherwise, as a result of default under such instruments, or the holding, protection, rental, maintenance and operation of said property so acquired, or the disposition thereof; provided that such corporations shall not hold, own or operate said property for a period exceeding five years.

(b) Any out-of-state corporation engaging in any of the transactions described in subsection (a) shall in any connection therewith be suable in the courts of this State by this State and the citizens of this State, and service on such corporation shall be effected by serving the Secretary of State of this State.

A model for doing-business laws

Section 1. (a) For the purposes of any law of this State prohibiting, limiting, regulating, charging or taxing the doing of business in this State by out-of-state corporatons of any type, any such out-of-state corporation shall not be considered to be doing business or to have a tax situs or nexus for the purpose of any kind of state or local taxation other than ad valorem taxes on real estate in this State by reason of engaging in any of the following activities:

The purchase, acquisition, holding, sale, assignment, modification, transfer, collection but excluding local servicing, and enforcement of obligations or any interest therein secured by locally originated real estate mortgages or other instruments in the nature of a mortgage, covering real property located in this State, or the foreclosure of such instruments, or the acquisition of title to such property by foreclosure, or otherwise, as a result of default under such instruments, or the holding, protection, rental, maintenance and operation of said property so acquired, or the disposition thereof; provided that such corporations shall not hold, own or operate said property for a period exceeding five years.

This chapter shall not be construed so as to make any act or series of acts when performed in this State by a foreign corporation constitute the doing of business in this State which would not have constitued the doing of business in this State prior to the enactment of this chapter.

(b) Any out-of-state corporation engaging in any of the transactions described in subsection (a) shall in any connection therewith be suable in the courts of this State by this State and the citizens of this State, and service on such corporation shall be effected by serving the Secretary of State of this State.

EXHIBIT C

Suggested open-end mortgage legislation codifying the rules under common law

Any mortgage that can be made under the laws of this State may be made to secure existing debts or obligations, to secure debts or obligations created simultaneously with the execution of the mortgage, to secure future advances necessary to protect the security, and to secure future advances to be made at the option of the parties up to a total amount stated in the mortgage, and all such debts, obligations, and future advances shall, from and as of the time the mortgage is filed for record as provided by the law of this State, be secured by such mortgage equally with, and have the same priority over the rights of all persons who subsequent to the recording of such mortgage acquire any rights in or liens upon the mortgaged real estate as, the debts and obligations secured thereby at the time of the filing of the mortgage for record; except that (1) the mortgagor or his successor in title is hereby authorized to file for record, and the same shall be recorded, a notice limiting the amount of optional future advances secured by such mortgage to not less than the amount actually advanced at the time of such filing, provided a copy of such filing is also filed with the mortgagee, and (2) if any optional future advance shall be made by the mortgagee to the mortgagor or his successor in title after written notice of any mortgage, lien, or claim against such real property which is junior to such mortgage, then the amount of such advance shall be junior to such mortgage, lien or claim of which such written notice was given.

EXHIBIT D

Suggested open-end mortgage legislation real estate investment trusts

Section 1. This act may be known and cited as the "Massachusetts Trust Act of 1959."

Section 2. A Massachusetts trust is an unincorporated business association created at common law by an instrument under which property is held and managed by trustees for the benefit and profit of such persons as may be or may become the holders of transferable certificates evidencing beneficial interests in the trust estate, the holders of which certificates are entitled to the same limitation of personal liability extended to stockholders of private corporations.

Section 3. A Massachusetts trust is permitted as a recognized form of association for the conduct of business within the State of Washington.

Section 4. (1) Any Massachusetts trust desiring to do business in this State shall file with the secretary of state a verified copy of the trust instrument creating such a trust and any amendment thereto, the assumed business name, if any, and the names and addresses of its trustees; and it shall also file true copies of the foregoing with the county auditor in the county in which it has its principal place of business in this state, and also in any county in which it owns any real property.

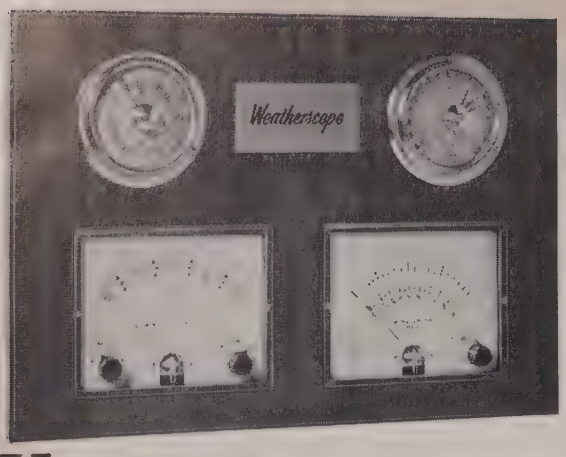
(2) Any person dealing with such Massachusetts trust shall be bound by the terms and conditions of the trust instrument and any amendments thereto so filed.

(3) Any Massachusetts trust created under this act or entering this State pursuant thereto shall pay such taxes and fees as are imposed by the laws, ordinances, and resolutions of the State of Washington and any counties and municipalities thereof on domestic and foreign corporations, respectively, on an identical basis therewith. In computing such taxes and fees, the shares of beneficial interest of such a trust shall have the character for tax purposes of shares of stock in private corporations.

(4) Any Massachusetts trust shall be subject to such applicable provisions of law, now or hereafter enacted, with respect to domestic and foreign corporations, respectively, as relate to the issuance of securities, filing of required statements or reports, service of process, general grants of power to act, right to sue and be sued, limitation of individual liability of shareholders, rights to acquire, mortgage, sell, lease, operate and otherwise to deal in real and personal property, and other applicable rights and duties existing under the common law and statutes of this state in a manner similar to those applicable to domestic and foreign corporations.

(5) The secretary of State, director of licenses, and the tax commission of the State of Washington, and the several county auditors in which any such Massachusetts trust shall have its principal place of business or own any real property are each authorized and directed to prescribe binding rules and regulations applicable to said Massachusetts trusts consistent with this act.

Section 5. Notwithstanding any other evidence of legislative intent, it is declared to be the controlling legislative intent that if any provision of this act, or the application thereof to any person or circumstances is held invalid, the remainder of the act and the application of such provision to persons or circumstances other than those as to which it is held invalid shall not be affected thereby. /END



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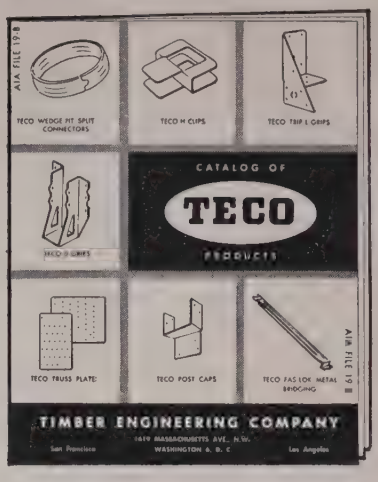
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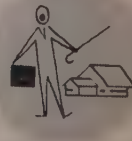
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West Covina Hospital



Parkview Memorial Hospital

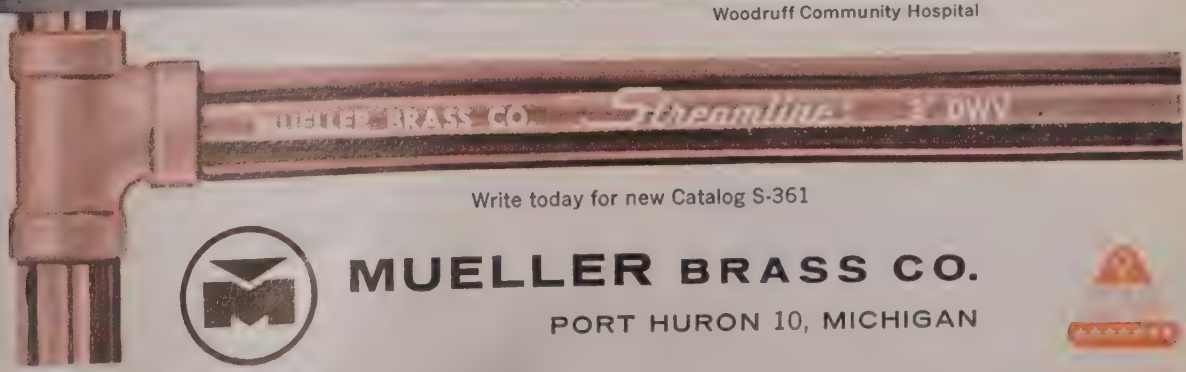
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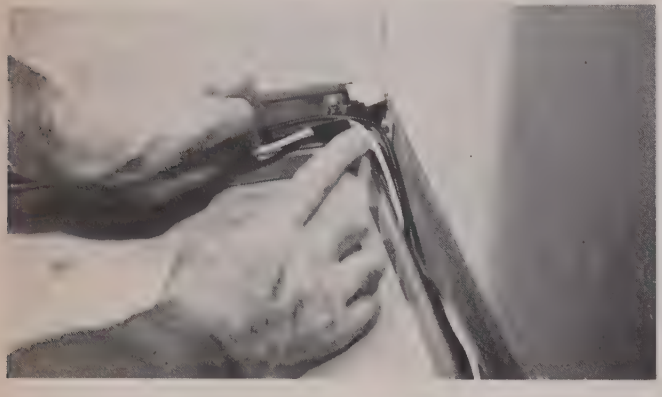
PORT HURON 10, MICHIGAN



1. BASE CHANNEL installation always starts at a corner. Grounding screw in corner box insures safe system. Wire may enter at any point.



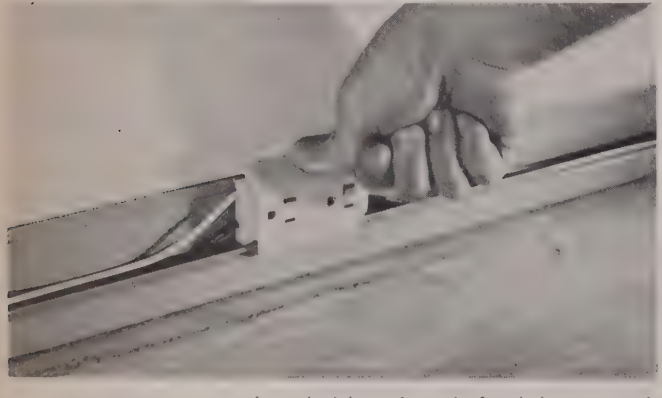
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3. COLOR-CODED WIRES are then dropped in base channels. The wires are uncut. Fiber insulators protect wires at channel corners.



4. UNSTRIPPED WIRES are pressed onto outlet's stab connectors. Stabs pierce the insulation to make contact with the wire.

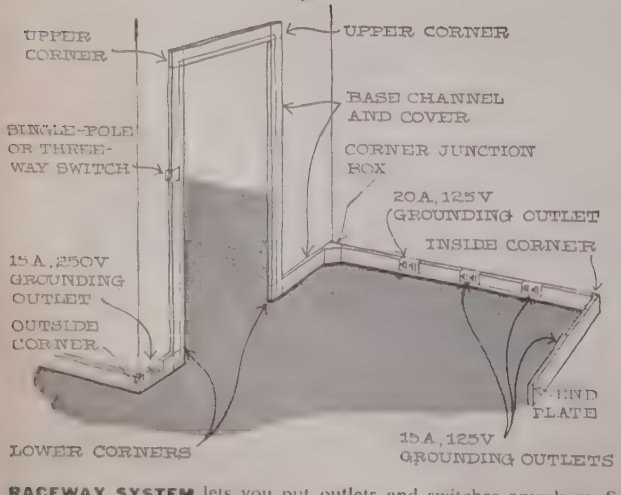


5. GROUNDING OUTLET is pushed into channel after it is connected. Switches (single-pole and three-way) can be installed just as easily.



6. COVER PLATE hooks over back of base plate, snaps over edges of outlets, switches, inside and outside corners, to lock them in place.

Manual shows how to install new raceway system



RACEWAY SYSTEM lets you put outlets and switches anywhere. Same channel is carried up and over doorways to provide switchlegs.

Twelve pages of text and over 30 pictures and drawings (like the ones shown here) cover all phases of installation for the new Flexway raceway from how to plan the layout to how to change outlets and switches after the system is installed. The new raceway makes it possible to eliminate almost all in-the-wall wiring—a particularly important factor with new sandwich-panel construction systems.

Most unusual feature: Outlets can be conventionally or split-wired without stripping the wires (see picture 4 above).

Second key feature: Outlets and switches can be located anywhere at any spacing. (Most other systems have outlets strung on prewired harnesses at specific spacings ranging from 6″ oc to 72″ oc.)

Third new feature: 250-v outlets for air conditioners and other such equipment can be installed in the same channel as regular 125-v outlets.

General Electric, Providence, R.I.

For copy, check No. P1 on coupon, p 246

Publications continued on p 240

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NEWS from Dow Corning

True water repellency!



Silaneal helps prevent leaky walls

These brick "chimneys" prove that Silaneal® helps prevent leaks and improves the bond of high suction brick. Both test tanks were built by the same mason, using full head and bed joints from the same batch of mortar and the same type of *high suction rate* brick. The only difference: tank at right was built of brick treated with Silaneal sodium siliconate. Filled with 8 inches of water, this tank showed no signs of leakage . . . even after five hours! The tank of untreated brick developed leaks even as it was being filled.

Why Does Silaneal Make Such A Difference?

1. It is applied to brick under tested and controlled conditions by brick manufacturers only.
2. It reduces the rate at which high suction rate brick absorbs water from mortar.

Result: Keeps mortar from drying too fast and shrinking. Eliminates hairline cracks between brick and mortar. Minimizes water seepage through finished walls.

Silaneal Keeps Brick Clean, Too . . . When water penetrates brick, it carries dirt into the surface, causing unsightly discoloration. And water leaches salts *out* of the brick, forming efflorescence. Silaneal repels water; keeps dirt outside where it's rain-washed away. Ugly efflorescence is minimized . . . beauty is preserved.

For illustrated brochure describing Silaneal in more detail, plus list of brick manufacturers offering Silaneal-treated brick, write Dow Corning, Dept. 5424.

SILANEAL®
keeps brick clean

NOTE: There are several brick manufacturers who produce brick having low suction which already perform similar to a Silaneal treated brick. Little improvement in efflorescence control and reduction in dirt pickup could be accomplished by treating this type of brick with Silaneal. Silaneal treatment would not improve the laying properties of this type of brick.

Dow Corning CORPORATION
MIDLAND, MICHIGAN

start on p 238

Here are award-winning manufacturers publications

They were winners in this year's Ideas for Homebuilders Contest sponsored by NAHB and the Producers' Council. Many have been listed in past issues of HOUSE & HOME. We repeat them in this issue because of the special importance given them by the producers' groups.

You can get copies of this literature —like all free publications reviewed by H&H—by checking the indicated number on the coupon, *p 246*. For publications for which there is a charge, write directly to the manufacturer.

SALESMAKER'S COURSE, SALESMAKER'S KIT. Winner of the President's Citation as the most successful home merchandising idea. Prepared by Stanley Edge Assoc for Owens Corning Fiberglas. *(Check No. X1)*

Special judges' awards:

BARRETT BUILDING MATERIALS FOR RESIDENTIAL CONSTRUCTION. Barrett Div, Allied Chemical Corp. *(Check No. X2)*

BUILDER'S GUIDE TO THE RETIREMENT-HOME MARKET. Douglas Fir Plywood Association. *(Check No. X3)*

COMPLETE ENGINEERING DATA MANUAL ON "OXIGEST." Smith & Loveless Div, Union Tank Car Co. *(Check No. X4)*

Awards for design ideas:

GARDEN REDWOOD. Exceptional merit award. California Redwood Association. *(Check No. X5)*

BASIC TIPS IN KITCHEN AND BATHROOM PLANNING. Certificate of Merit. Gladding McBean & Co. *(Check No. X6)*

CONCRETE MASONRY PICTORIAL. Honorable mention. National Concrete Masonry Association. *(Check No. X7)*

Awards for help picking materials:

THE CASE FOR CAST-IRON SOIL PIPE AND FITTINGS. Certificate of merit. Cast Iron Soil Pipe Institute. *(Check No. X8)*

G-P BUILDING AND INDUSTRIAL PRODUCTS CATALOG — 1961. Honorable mention. Georgia-Pacific Corp. *(Check No. X9)*

Awards for help applying materials:

CONTRACTOR'S REMODELING KIT. Exceptional merit award. Georgia-Pacific Corp. *(Check No. X10)*

BATHROOM PLANNING. Certificate of merit. American-Standard *(Check No. X11)*

TERRAZZO & MOSAIC, SPECIFICATIONS & TECHNICAL DATA. Honorable mention. National Terrazzo & Mosaic Association. *(Check No. X12)*

Awards for manufacturers' material:
(for information write to manufacturer)

COMPLETE MERCHANDISING PROGRAM. Exceptional merit award. Owens Corning Fiberglas, National Bank Building, Toledo 1.

KINGSBERRY SALESMAKER PROGRAM. Certificate of merit. Kingsberry Homes Corp, Fort Payne, Ala.

Publications continued on p 242



Lau Deluxe Wall Vanities add extra sales appeal to any bathroom. The clean, functional design and many built-in features are unmatched by other cabinets. Two distinctive styles and three builder sizes provide the right unit at the right cost. See the Lau Wall Vanity before you buy . . . you'll be glad you did.

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start on p 238

SALES MANUAL. Honorable mention. Harnischfeger Homes, 500 North Spring St, Port Washington, Wis.

Awards for visual aids:
(for information write to manufacturer)

BUILDERS SHOWCASE. Television program. Exceptional merit award. US Gypsum Co, 300 W Adams St, Chicago 6.

SEWAGE TREATMENT MOVIE. Honorable mention. Smith & Loveless Div, Union Tank Car Co, Lenexa, Kan.

SELLING ON PURPOSE. Sound/slide film. Certificate of merit. Owens-Corning Fiberglas, National Bank Building, Toledo 1.

Other new publications

Merchandising aids

ELECTRIC HOME HEATING PROPOSAL. Folder on insulation requirements, sample guarantee, application information. Hagan Mfg, Delphos, Ohio. *(Check No. P2)*

"DREAM KITCHENS." 48 slides running about 15 min. For showing to women's clubs and similar groups. Complete kit of related material: invitations, publicity, narration. Free for single program, or slides may be rented or bought. Write to Caloric Corp, Wyncote, Pa.

MARLITE PANELING. 15-min sound and color slide film for showing to architects, builders, dealers, and other trade groups. Marsh representative will show film and answer questions. For bookings contact Marsh Wall Products, Dover, Ohio.

HYDRONIC HEATING. Two booklets: Seven step profit plan, 12 pages; How to sell homes, 6 pages. Crane Co, Johnstown, Pa. *(Check No. P3)*

UTILITY GRADE WEST COAST LUMBER. 4-page give-away folder. West Coast Lumbermen's Association, Portland, Ore. *(Check No. P4)*

EXECUTIVE KITCHEN DESIGNER. Drawing kit including all materials and instructions to make floor plans, elevations, and perspectives. Free to kitchen planners attending KITS' winter schools. $49.95 from Kitchen Industry Training Schools Inc, 75 E. Wacker Dr, Chicago 1.

BUILD FOR PROFIT CHECK-LIST. Guide to merchandising aids for manufactured houses. Admiral Homes, West Newton, Pa. *(Check No. P5)*

Product bulletins

ASBESTOS-CEMENT ROOFING AND SIDING. Philip Carey Mfg Co, Cincinnati. *(Check No. P6)*

SWIMMING POOL HEATERS. Hydrotherm Inc, Northvale, N.J. *(Check No. P7)*

DOUBLE MITRE SAW. LeTarte Co, East Detroit, Mich. *(Check No. P8)*

PLASTIC LAMINATE BATHROOM WALLS. Micarta Div, Westinghouse Electric Corp, Hampton, S.C. *(Check No. P9)*

Publications continued on p 244



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PLASTIC MASONRY COATING. Spray-applied polyurethane. B.B. Chemical Co, Cambridge, Mass. *(Check No. P10)*

INDUSTRIAL ELECTRIC CAR. Personnel and cargo vehicle. Namisco Inc, Springfield, N.J. *(Check No. P11)*

SOIL COMPACTORS. Vibratory and jumping-jack types. Master Vibrator Co, Dayton. *(Check No. P12)*

STEEL DOORS. Low-cost doors. Aetna Steel Products, New York City. *(Check No. P13)*

WARM-AIR FURNACE. Consumer brochure on Mor-Sun line. Morrison Steel Products, Buffalo. *(Check No. P14)*

BATHROOM COLORS. Color chart for tubs, water closets, lavatories. AllianceWare, Alliance, Ohio. *(Check No. P15)*

Catalogs

MOVEABLE PARTITIONS. AIA file sheets of high and low wall partitions. Johns-Manville, New York City. *(Check No. P16)*

ELECTRICAL CONDUIT. 8-page brochure of bituminous fibre conduit. Brown Co, Berlin, N.H. *(Check No. P17)*

FIBRE PIPE. 12-page catalog of bituminized fibre pipe. Brown Co, Berlin, N.H. *(Check No. P18)*

GUIDE TO WINDOW BEAUTY. 96-page catalog of window design ideas. Kirsch Co, Sturgis, Mich. *(Check No. P19)*

THREADLESS SPINDLE CLAMPS. 8-page catalog of new aluminum products. United Assoc, Clearwater, Fla. *(Check No. P20)*

SWIMMING POOL EQUIPMENT. 32-page catalog of swimming pool accessories. Interpool Swimming Pool Prods, Arlington, Ill. *(Check No. P21)*

AIR CONDITIONING EQUIPMENT. Full line of central air conditioning. McQuay Inc, Minneapolis. *(Check No. P22)*

BATHROOM FIXTURES. Built-in and wall-hung water closets and lavatories. Case Mfg, Robinson, Ill. *(Check No. P23)*

INCANDESCENT DOWNLIGHTS. 12-page catalog of recessed lighting fixtures. Frink Corp, Brooklyn. *(Check No. P24)*

PRISMATIC RECESSED LUMINAIRES. 6-page brochure. Holophane Co, New York City. *(Check No. P25)*

Technical literature

CHIMNEYS, FLUES, AND VENTS. 15 pages. 40¢. National Fire Protection Association. Boston.

SNOW MELTING SYSTEMS OF COPPER. 8-page design manual. Revere Copper & Brass, New York City. *(Check No. P26)*

WAYS TO FIND PROFIT DOLLARS BY CUTTING YOUR FILING COSTS. 12-page brochure. Tab Products, San Francisco. *(Check No. P27)*

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PLASTIC SEWER STANDARDS. Department of Commerce Commercial Standard 228-61. Superintendent of Documents, US Printing Office, Washington 25, D.C.

CONSTRUCTION BLUEPRINT READING through sight and sound. 12 LP records and 24-page manual. In English and major foreign languages. $9.90, additional manuals, $1.50. Natec Publications, 214 W 23d St, New York City.

PUMP FUNDAMENTALS. 16-page non-technical manual. Gould's Pumps, Seneca Falls, N.Y. *(Check No. P28)*

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PRESSURE-TREATED TIMBER FOUNDATION PILES FOR PERMANENT STRUCTURES. A 62-page design manual. $1.50. American Wood Preservers Institute, 111 W Washington St, Chicago 2, Ill.

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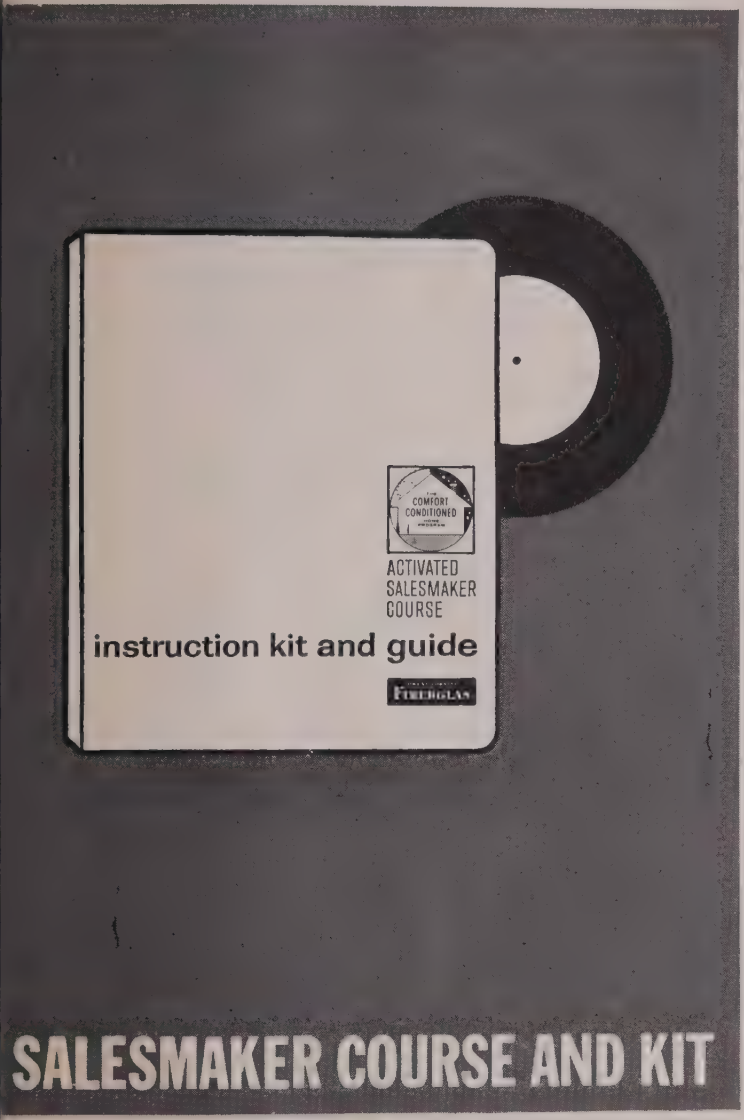
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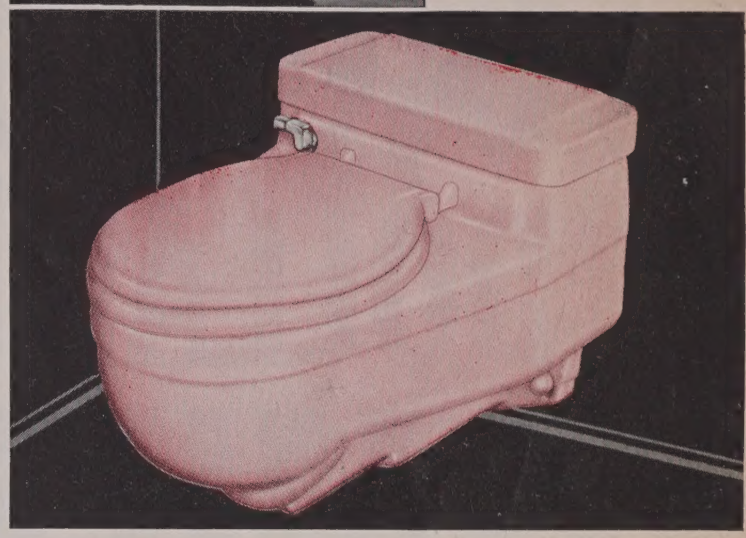
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330 BEACON APARTMENTS
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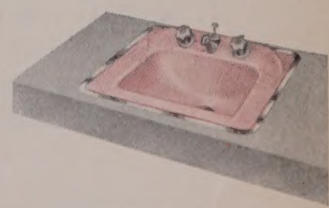
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YOUR GREATEST ASSET IS OUR QUALITY PERFORMANCE!

THIS IS A 6,000,000 DOLLAR SMILE



It belongs to the boss . . . your boss and ours, the customer. When she's satisfied, things are rosy; when she's not, it shows in the profit column. The best way we know to keep her happy is to make sure the RCA WHIRLPOOL appliance she buys works right and keeps on working for a long time. That's why we invest more than $6,000,000 a year in quality control operations. We want to make sure she's satisfied with the styling, design and, above all, the performance of the RCA WHIRLPOOL appliance you sell her. That satisfaction puts a smile on her face . . . a smile that looks like six million dollars . . . and it builds a steady upward movement into your sales curve and ours. That's why we say, "Your greatest asset is our quality performance!"

Whirlpool
CORPORATION
ST. JOSEPH, MICHIGAN

Manufacturer of RCA WHIRLPOOL Automatic Washers • Wringer Washers • Dryers • Washer-Dryers • Refrigerators • Freezers
Ice Cube Makers • Ranges • Air Conditioners • Dishwashers • Food Waste Disposers • Dehumidifiers • Vacuum Cleaners.

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Prospect pleaser! Entire floor, including step, in new KENTILE Mosaic Solid Vinyl Tile. Color: Venetian Buff. Orange Feature Strips. Beige Wall Base is Vinyl KenCove®.

HOW TO WIN OVER NEW HOME BUYERS. Feature this floor of KENTILE Mosaic Solid Vinyl Tile in your model homes. Hundreds of colorful vinyl cubes in each tile, surrounded by *translucent* vinyl! Here's deep, dimensional beauty that works wonders for any décor. Here's Kentile *quality* that tells prospects your building ideas, materials and construction are the best. Choose the tile floor that eliminates costly call-backs . . . gives you the chance to create distinctive flooring designs in your homes. Talk Kentile to your flooring contractor.

LET KENTILE NATIONAL ADVERTISING PAY OFF FOR YOU!

Kentile builds consumer acceptance with the biggest advertising in the tile business. Feature the floors that are promoted steadily in THE SATURDAY EVENING POST, BETTER HOMES & GARDENS, LOOK, and 13 other leading Magazines, plus the Magazine Sections of 324 newspapers.

KENTILE FLOORS

There's a Kentile® Floor for every home, in every price range. Over 200 decorator colors in 5 types of resilient tile.

NATIONAL HOMES

Convention Headliners

CHICAGO, ILLINOIS — NAHB CONVENTION — DECEMBER 3-7

NEW! LOW-COST YOUNG AMERICA HOME!



HERE'S THE HOUSE YOU'VE BEEN WAITING FOR . . . DESIGNED FOR NEW FHA SEC. 221!

A 2-day-completion house! Complete in every detail, including walls, ceilings, closet walls, cabinets, plumbing, heating and wiring. This Young America 3-bedroom ranch will put you into a huge market of first-time buyers . . . working people who never before have been able to qualify for an FHA-insured loan.

NEW TECHNICAL ADVANCE

If you build 10 homes a year and want to triple your sales... see National Homes & Subsidiaries. Booths 1118-1120, 1018-1020 NAHB show

NATIONAL HOMES CORPORATION
LAFAYETTE, INDIANA

Plants in: Lafayette, Ind. • Horseheads, N.Y. • Tyler, Texas

National Homes Subsidiaries:

National Homes of California, Newark, California.
American Houses, Inc., Allentown, Pa.; Lumberton, N. C.
Lester Brothers, Inc., Martinsville, Virginia
Knox Homes Corporation, Thomson, Georgia
Fairhill Homes, Memphis, Tennessee
W. G. Best Homes Corporation, Effingham, Illinois
Thyer Manufacturing Corp., Toledo, Ohio; Collins, Mississippi

Low Incomes Qualify; Huge New Market Opens

A new 3-bedroom Young America ranch introduced this week has put National Homes builders solidly into the nation's last great untapped market: homes for low-income families.

The Young America model, specially designed to meet new provisions in FHA Sec. 221, will allow loan qualification of working people who never before have been able to buy. Now, thanks to National's cost-cutting technical advances and the new FHA provisions, these first-time buyers are excellent prospects.

James R. Price, Chairman of the Board at National, told builders at the introduction:

"This model puts National Homes builders into an exclusive position. First of all, this home can be completed in two days. Second, National Homes Acceptance Corporation will provide interim and permanent financing, even on scattered lots.

"Any buyer can qualify now under Sec. 221 without a certificate. Our market research shows that this means a builder's prospects will double the day he shows this house . . . regardless of his location.

"The new Young America model is a stablemate of the 8-room split foyer we introduced to our builders at last year's show. At that time, we promised them it would be the hottest-selling house in the country.

"More than 800 new builders joined us on that promise. For them—and for our original dealers as well—this split was an instant success, topping every other house in America.

"Today, any builder putting up 10 houses or more a year has the same opportunity with National's Young America home. It will put you in business tapping the big, new working-class market. And on top of that, you'll have National's complete line of best sellers covering the entire market . . . models in every price range, every size, every style . . . a line so comprehensive it will outsell anything comparable in the United States."

57 SALES IN 8 DAYS AT OPENING IN STREAMWOOD

Streamwood, offering buyers a complete National Homes shopping center, scored Chicago's only major opening success of the fall season with 57 sales the first 8 days.

Builder Bob Alexander explains, "We have eight fully-furnished models that offer the buyer everything new in home design. We show them . . . in one handsome setting . . . all types of homes covering a complete price range.

"The way we merchandise gives buyers comparison shopping without visiting other developments. And this complete National package . . . comprehensive market research, huge variety of models, complete market coverage . . . sells like nothing else Chicago has ever seen.

"Remember these results were achieved *before* we put up the Young America model, which builders at the show will be visiting along with National's other best sellers.

"We fully expect to double our potential market in offering this home to factory workers, office employees and the thousands of others who have never been able to qualify for new home ownership before.

"We also know that a great deal of our success is based on the large number of second-time buyers sold on our Bonus Space Homes. They tell us that we're offering the most space per dollar they've ever seen.

"I hope every builder who would like to see our operation will accept National's invitation to visit us at Streamwood during the show."

SEE YOUNG AMERICA MODEL AT STREAMWOOD

Busses to Streamwood, where you may see a complete National Homes shopping center for homes, will leave the lower level lobby entrance of the Conrad Hilton Hotel on Monday, Tuesday and Wednesday at 10 a.m., 1 p.m. and 3 p.m.